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Ontario: Legislative Assembly.

SESSIONAL PAPERS

VOL. L.—PART III.

FOURTH SESSION

OF THE

FOURTEENTH LEGISLATURE

OF THE

PROVINCE OF ONTARIO

SESSION 1918

TORONTO:

Printed and Published by A. T. WILGRESS, Printer to the King's Most Excellent Majesty
1918



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- No. 11 Report of the Registrar of Friendly Societies for the year 1917. Presented to the Legislature, February 26th, 1918. *Printed.*

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| No. 31 | Report of the Ontario Veterinary College for the year 1917. Pre-
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No. 45	Report of the Vineland Horticultural Experiment Station for the year 1917. Presented to the Legislature, March 8th, 1918. <i>Printed.</i>
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| No. 57 | Report and supporting statements on Medical Education in Ontario, by Mr. Justice Hodgins, Commissioner. Presented to the Legislature, February 6th, 1918. <i>Printed.</i> |
| No. 58 | Return to an Address to His Honour the Lieutenant-Governor, of the 20th March, 1917, praying that he will cause to be laid before the House—1. Copies of all Orders-in-Council approving of the agreement for the construction of the Hydro Radial Line from Toronto to Niagara Falls through Hamilton. 2. Copies of all reports, engineers' and otherwise, in reference to the cost and prospective earnings of the said railway furnished by the Hydro-Electric Power Commission to the Government. 3. Copies of all correspondence passing between the Hydro-Electric Power Commission and the Government in reference to the passing of the said Orders-in-Council and the construction of the said line. Mr. <i>Marshall</i> . Presented to the Legislature, February 6th, 1918. <i>Not printed.</i> |
| No. 59 | Return to an Order of the House of the 26th March, 1917, for a Return shewing:—1. How many leases of water-powers were issued by the Ontario Government in each of the years 1912, 1913, 1914, 1915, 1916 and down to March 1st, 1917. 2. To whom, in what districts, and for what periods of time were such leases of water-powers issued. Mr. <i>Dewart</i> . Presented to the Legislature, February 6th, 1918. <i>Not printed.</i> |
| No. 60 | Return to an Order of the House of the 7th March, 1917, for a Return shewing:—1. What areas of land of the Government of the Province of Ontario in Forest Reserve sections were over-run by fire in the years 1910, 1911, 1912, 1913, 1914, 1915 and 1916 respectively. Mr. <i>Ducharme</i> . Presented to the Legislature, February 6th, 1918. <i>Not printed.</i> |
| No. 61 | Return to an Order of the House of the 7th March, 1917, for a Return shewing:—1. How many patents of lands have been issued, under the Mines Act, in the District of Sudbury, to corporations, since February 8, 1905, in addition to the six patents of land issued to the Canada Copper Company on the 13th day of December, 1916. 2. To what corporations were such patents issued; on what dates; and in what townships were the lands situated. 3. Were the regulations with regard to timber preservation taken advantage of by those who staked claims, and were they so relieved from doing the necessary |

- development work required by the Mining Law of Ontario. If so, in what cases. Mr. *Dewart*. Presented to the Legislature, February 6th, 1918. *Not printed*.
- No. 62 Return to an Order of the House of the 23rd February, 1917, for a Return of Copies—1. All correspondence passing between the Government of Ontario, or any member, officer, or official thereof, and the Ontario Hydro-Electric Power Commission or any officer or official thereof, in reference to the purchase or acquirement of the properties of the Seymour Power Company. 2. All reports made by the Hydro-Electric Power Commission, or any member, officer or official thereof, in reference to the purchase of the properties of the said Seymour Power Company. 3. All valuations made by or on behalf of the Hydro-Electric Power Commission of the properties of the said Seymour Power Company. 4. All correspondence between the Government of the Province of Ontario, or any member, officer, or official thereof, and the Government of the Dominion of Canada, or any officer, or official thereof, in reference to the purchase or acquirement of the properties of the Seymour Power Company. Mr. *Carter*. Presented to the Legislature, February 6th, 1918. *Not printed*.
- No. 63 Return to an Order of the House of the 16th March, 1917, for a Return shewing:—1. What was the population of Ontario for each of the years from the year 1900 to 1916 inclusive. 2. What was the public debt of the Province of Ontario from the year 1900 to the year 1916 inclusive. 3. What was the public debt *per capita* for each of the years from the year 1900 to the year 1916 inclusive. Mr. *Pinard*. Presented to the Legislature, February 6th, 1918. *Not printed*.
- No. 64 Return to an Order of the House of the 14th March, 1917, for a Return of copies of all documents and correspondence passing between the Workmen's Compensation Board or any member, officer or employee thereof; the personal representatives of Archibald Taylor (deceased), late of Sarnia, Ont., or any person or persons acting on their behalf, and the Grand Trunk Railway Company or any employee or officer thereof. Mr. *Elliott*. Presented to the Legislature, February 6th, 1918. *Not printed*.
- No. 65 Return to an Order of the House of the 5th March, 1917, for a Return of—1. Copies of all correspondence, reports and documents in any way relating to the attempted arrest of one John W. Moyes. 2. What steps have been taken to effect such arrest and if it is the intention of the Government to continue its efforts to bring about the arrest of the said John W. Moyes. Mr. *Proudfoot*. Presented to the Legislature, February 6th, 1918. *Not printed*.

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| No. 66 | Copies of Regulations and Orders-in-Council as required by Section 27 of the Department of Education Act. Presented to the Legislature, February 13th, 1918. <i>Not printed.</i> |
| No. 67 | Statement <i>re</i> distribution of Revised and Sessional Statutes for the year 1917. Presented to the Legislature, February 20th, 1918. <i>Not printed.</i> |
| No. 68 | Copies of Orders-in-Council in accordance with the provisions of ss. 6 of section 78 of the Surrogate Courts Act. Presented to the Legislature, February 26th and March 21st, 1918. <i>Not printed.</i> |
| No. 69 | Return to an Order of the House, of the 25th February, 1918, for a Return shewing—1. What lands, if any, have been patented in the District of Sudbury, in the year 1917, to the following persons, respectively, Albert Harvey, Rinaldo McConnell, Alex. H. Beath and R. J. Tough. 2. On what dates were the said lands, if any, patented. 3. Have any terms been imposed in the Patents granted for any such lands so as to insure the treatment and refining of the Nickel Ores mined upon these properties in the Province of Ontario. 4. Is there any agreement or obligation on the part of the Company in question to which any such lands have been granted, which obligates them to carry on mining or other obligations, in the Province of Ontario, and if so what are the agreements or obligations and within what time limit must they be performed. Mr. <i>Dewart</i> . Presented to the Legislature, February 26th, 1918. <i>Not printed.</i> |
| No. 70 | Contract of Agreement made with the Mounce Cartage Company, Limited, relating to the delivery of mail matter to and from the Toronto Post Office and the Parliament Buildings. Presented to the Legislature, February 27th, 1918. <i>Not printed.</i> |
| No. 71 | Return to an Order of the House of the 26th February, 1918, for a Return shewing—1. What lands in the District of Sudbury, if any, have been granted to "John E. Hodge," of Minneapolis, Minn., in the U.S.A., since the 1st of March, 1917. 2. Is the said "John E. Hodge" connected with or representing any corporate interests, to the knowledge of the Government, and if so, what is the name of the corporation, and who are its officers. 3. Have any terms been imposed in such patents as have been granted, so as to ensure the treatment and the refining of the nickel ores mined upon this property in the Province of Ontario. 4. Is there any agreement, or obligation on the part of the grantees in question, obligating them to carry on mining or other operations in the Province of Ontario, and if so what are the agreements and obligations, and within what time limit must they be performed. Mr. <i>Dewart</i> . Presented to the Legislature, March 1st, 1918. <i>Not printed.</i> |

- No. 72 Return to an Order of the House of the 26th February, 1918, for a Return shewing—1. What lands, if any, have been patented in the District of Sudbury to “Sudbury Nickel, Limited,” in the year 1917, and on what dates. 2. When was this company incorporated, with what share capital, and with what provisional directors. 3. What stock of the company has been issued (*a*) for cash; (*b*) for transfer of properties or claims, and to whom. 4. Who are the present directors of the company. 5. Have any terms been imposed in the patents granted for any such lands, so as to ensure the treatment and refining of the nickel ores mined upon any such properties in the Province of Ontario. 6. Is there any agreement or obligation on the part of the company in question to whom any such lands have been granted, which obligates them to carry on mining or other operations in the Province of Ontario, and if so what are the agreements or obligations, and within what time limit must they be performed. Mr. *Dewart*. Presented to the Legislature, March 1st, 1918. *Not printed*.
- No. 73 Return to an Order of the House of the 26th February, 1918, for a Return shewing—1. What lands, if any, have been patented to the Canadian Copper Company in 1917, and at what dates. 2. Has the Government attached any restrictions to the patents granted to the said company, or taken any steps to ensure that the nickel recovered from the properties so granted shall be refined or otherwise treated in the Province of Ontario. Mr. *Dewart*. Presented to the Legislature, March 1st, 1918. *Not printed*.
- No. 74 Interim Report on Venereal Diseases, with copy of an Act for the Prevention of Venereal Disease, by Mr. Justice Hodgins, Commissioner. Presented to the Legislature, March 5th, 1918. *Printed*.
- No. 75 Return to an Order of the House of the 7th March, 1918, for a Return shewing—1. Copies of all correspondence between the Minister of Public Works, or any other members of the Government, or any official thereof, and any person or persons, and copies of any reports received by the Government, relating to the floods on the Grand River, since the return brought down by the House on the 3rd of April, 1913, being a preliminary study of the subject by H. G. Acres of the Hydro-Electric Power Commission. Mr. *Ham*. Presented to the Legislature, March 8th, 1918. *Not printed*.
- No. 76 Return to an Order of the House of 25th February, 1918, for a Return shewing—1. What was the amount paid in by each of the following corporations in the year 1917, or the last period of twelve months for which returns are made, for all purposes under the Workmen’s Compensation Act, namely: Massey-

- Harris Co., Ltd., John Inglis Co., Ltd., Toronto Carpet Mfg Co., Harris Abattoir Co., Ltd., Park, Blackwell Co., Ltd., Dominion Radiator Co., Ltd. 2 What amount was paid out in the same period under the Act to the employees of each of the said companies, for claims made for injuries during the said period. 3. What amount, if any, was held, under the Act, for further payments on claims made in the same period for injuries by such employees of each of the said companies. Mr. *Dewart*. Presented to the Legislature, March 11th, 1918. *Not printed*.
- No. 77 Return to an Order of the House of the 27th February, 1918, for a Return shewing—1. Copies of all correspondence between the Government, or any officer or official thereof, and any person or persons, in reference to the purchase of additional land and the erection of buildings thereon, and all items in connection therewith, referred to in Vote No. 156, relating to the Hospital for the Insane, Kingston, appearing on Page 35 of the Supplementary Estimates for the Fiscal Year ending October 31st, 1918. Mr. *Dewart*. Presented to the Legislature, March 11th, 1918. *Not printed*.
- No. 78 Memorandum on the Natural Gas Situation in Kent, Essex and Lambton. Presented to the Legislature, March 15th, 1918. *Printed*.
- No. 79 Report on the Ontario Parole Board for the year 1916-17. Presented to the Legislature, March 20th, 1918. *Printed*.
- No. 80 Budget Speech of the Provincial Treasurer, delivered in the House on the 12th February, 1918. *Not presented. Printed*.
- No. 81 Telephone Systems—Statistical information and Acts relating to. *Not presented. Printed*.
- No. 82 Report of Bureau of Municipal Affairs for the year 1917. Presented to the Legislature, March 21st, 1918. *Not printed*.
- No. 83 Order-in-Council of 21st March, 1918, designating the Hospitals, Refuges, Orphanages and Infants' Homes, to which aid may be granted under the Hospitals and Charitable Institutions Act. Presented to the Legislature, March 21st, 1918. *Not printed*.
- No. 84 Return to an Order of the House of the 7th March, 1917, for a Return shewing—1. What was the number and kind of pelts or skins of fur-bearing animals coming into the possession of the Government of the Province of Ontario during the years 1910, 1911, 1912, 1913, 1914, 1915, and 1916, respectively, because of violation of any law or laws relating to fur-bearing animals. 2. What disposition of such pelts or skins has been made by the Government. 3. And what price or prices for

- each kind of fur, and to whom have the aforesaid pelts or skins been disposed of by the Government. Mr. *Ferguson* (Kent). Presented to the Legislature, March 21st, 1918. *Not printed.*
- No. 85 Report of the Soldiers' Aid Commission of Ontario for the year 1917. Presented to the Legislature, March 21st, 1918. *Not printed.*
- No. 86 Return to an Order of the House of the 6th March, 1918, for a Return shewing—1. How many civil servants were released during the past year for work on Ontario farms. 2. What are the names of such employees. 3. How long were they so employed. 4. What are the names of the parties by whom they were employed. Mr. *Ham*. Presented to the Legislature, March 21st, 1918. *Not printed.*
- No. 87 Return to an Order of the House of the 20th March, 1918, for a Return shewing—1 (a) How many copies of the Report relating to the registration of births, marriages and deaths in the province for the year 1916, were published. (b) How many were distributed. 2. What was the cost of printing and publication. 3 (a) How much would the cost have been reduced if the Report had been confined to the first 57 pages. (b) How much, if confined to the first 154 pages. 4. How many officials and clerks were employed in the preparation of the copy of the said Report for the printer, and for what approximate time and at what estimated cost. Mr. *Dewart*. Presented to the Legislature, March 21st, 1918. *Not printed.*

ANNUAL REPORT
OF THE
Inspector of Division Courts
FOR THE
PROVINCE OF ONTARIO
FOR THE YEAR
1917

PRINTED BY ORDER OF
THE LEGISLATIVE ASSEMBLY OF ONTARIO



TORONTO:
Printed by A. T. WILGRESS, Printer to the King's Most Excellent Majesty
1918

Printed by
WILLIAM BRIGGS
Corner Queen and John Streets
TORONTO

TORONTO, March 22nd, 1918.

To His Honour SIR JOHN STRATHEARN HENDRIE, K.C.M.G., C.V.O., etc., a
Colonel in the Militia of Canada,

Lieutenant-Governor of Ontario.

MAY IT PLEASE YOUR HONOUR:

The undersigned has the honour to present to Your Honour the Report of the
Inspector of Division Courts, of the Province of Ontario, for the year ending
31st December, 1917.

Respectfully submitted,

I. B. LUCAS,

Attorney-General.

TORONTO, March 22nd, 1918.

SIR,—I have the honour to submit herewith, to be presented to His Honour the Lieutenant-Governor, the Report of the Inspector of Division Courts, for the year ending 31st December, 1917.

I have the honour to be, Sir,

Your obedient servant,

J. B. MACDONALD,

Inspector.

TO THE HONOURABLE I. B. LUCAS, K.C., M.P.P.,
Attorney-General, Toronto.

Annual Report of the INSPECTOR OF DIVISION COURTS

For the Province of Ontario

FOR THE YEAR ENDING 31st DECEMBER, 1917

TORONTO, March 22nd, 1918.

To His Honour SIR JOHN STRATHEARN HENDRIE, K.C.M.G., C.V.O., a Colonel
in the Militia of Canada,

Lieutenant-Governor of the Province of Ontario.

MAY IT PLEASE YOUR HONOUR:

I have the honour to present the Annual Report of the business of the Division Courts of the Province of Ontario for the year ending 31st December, 1917, including a list of officials, a description of the limits of boundaries of the divisions in each county and district, a list of county officials including the Judges, and the Tariff of Fees.

The business in the courts has been well maintained as is shown by the amount of claims entered aggregating over two million dollars.

The slight decrease from the previous year is plainly due to war conditions.

The Government has amended subsection 2 of section 36 of *The Division Courts Act* to read as follows: "The cost of all books and forms, required by this Act to be kept by the Clerk and Bailiff shall be repaid to him by the Treasurer of the County, upon the certificate of the Inspector."

This is a wise action on the part of the Government, and I feel sure will be much appreciated by the officials affected, as it provides them with books and forms free of charge, the purchase of which has always been looked upon as more or less of a hardship, particularly as these documents did not belong to the officials upon retiring from office, but became the property of the court, and were handed over to their successors without charge.

All officials whose emoluments were under \$500 per annum were formerly supplied with books and forms, and this amendment will make the rule general, and include all officials whether under or over \$500 per annum.

The system of bonding as introduced 1st June, 1916, continues to work satisfactorily, and is proving a great improvement over the old method.

Continuous inspection and audit of the affairs of the different courts is kept up, and I can bear testimony to the zeal and efficiency with which the officials (with one or two exceptions) perform their duties; sometimes under very difficult conditions.

A record of the condition of the affairs of each office, as disclosed by inspection, is on file in the Inspector's office.

As in the past many changes have taken place among officials during the year 1917, and competent successors have been appointed to fill the vacancies.

All of which is respectfully submitted.

I have the honour to be,

Your Honour's obedient servant,

J. B. MACDONALD,

Inspector.

TABLE

Return of Division Court Business from the 1st day of January

Name of County, United Counties, or District.	Number of Divisions.	Number of suits entered exclusive of transcripts of judgments and judgment summonses.	Amount of claims entered exclusive of transcripts of judgments and judgment summonses.	Number of transcripts of judgments received from other Courts.	Amount of claims received by transcripts of judgments from other Courts.	Number of judgment summonses issued.	Balance of cash in Court from the previous year.	Total amount of suitors' money paid into Court.	Total amount of suitors' money paid out of Court.	Balance of cash in Court.	Number of suits entered where the amount claimed does not exceed \$100, exclusive of transcripts of judgments from other Courts.
			\$ c.		\$ c.		\$ c.	\$ c.	\$ c.	\$ c.	
Algoma	1	578	25,476 64	11	442 05	3	1,101 33	14,533 37	14,779 08	855 62	484
	2	43	2,041 06	2	55 37	.....	.....	1,842 74	1,652 74	190 00	43
	3	69	2,182 14	3	154 58	3	12 95	844 55	806 25	38 30	70
	6	15	961 69	2	165 38	.....	.....	470 33	467 33	3 00	13
	7	177	4,871 97	8	410 22	3	66 50	3,117 23	2,977 10	140 13	169
Brant.....	1	1,019	40,797 60	54	3,501 48	68	263 66	17,178 92	16,834 53	608 05	940
	2	79	2,625 49	6	280 12	1	2 00	1,302 48	1,289 48	13 00	76
	3	64	2,216 14	3	130 72	3	14 00	1,525 94	1,525 99	13 95	62
	4	31	871 93	5	318 45	4	26 00	880 26	859 26	21 00	28
	5	11	657 72	4	325 46	4	3 00	496 53	489 53	7 00	10
Bruc.....	1	69	1,862 30	.....	.....	1	.....	972 25	972 75	.....	67
	2	77	2,606 51	8	470 08	.....	.....	1,742 41	1,742 41	16 00	73
	3	41	1,073 13	9	402 96	3	.....	485 67	438 67	47 00	40
	4	33	1,164 72	4	387 65	3	.....	713 83	713 83	.....	.....
	5	55	1,789 42	8	547 70	9	35 00	1,160 52	1,195 52	.....	46
	6	Vacant	.....	.....	.....	.....	.....	.....	.....	.....	.....
	7	23	901 01	4	246 57	.....	.....	865 53	795 88	9 65	17
	8	113	5,025 26	7	314 82	18	159 60	2,177 96	2,303 89	33 67	103
	9	17	773 27	1	17 94	1	.....	263 12	234 57	28 55	16
	10	26	812 52	.....	.....	1	.....	206 42	206 42	.....	19
	11	31	1,209 02	5	130 96	2	.....	712 93	712 93	.....	22
	12	32	1,316 77	5	118 89	4	.....	629 91	629 91	.....	1
Carleton	1	2,353	92,270 59	31	2,020 35	552	1,312 59	22,051 05	21,703 79	1,659 85	2,201
	2	29	1,523 25	3	145 55	1	.....	901 58	876 11	25 47	23
	3	31	1,067 25	6	261 75	1	667 26	936 29	1,603 55	.....	28
	4	23	1,130 04	4	133 56	4	.....	508 54	508 54	.....	26
	5	15	981 70	1	56 32	.....	.....	250 44	250 44	.....	12
	6	26	674 31	6	233 47	.....	95 93	892 30	977 98	10 25	26
	7	235	5,915 35	10	502 18	24	.....	2,476 56	2,413 63	62 93	207
Dufferin.....	1	84	3,280 48	5	373 43	3	2 26	1,587 44	1,579 53	7 53	74
	2	60	3,512 40	3	253 79	15	.....	1,707 06	1,707 06	.....	88
	3	11	467 61	3	466 42	1	.....	86 88	86 88	.....	9
	4	1	10 84	.....	.....	.....	.....	10 84	10 84	.....	.....
	5	30	2,322 50	3	22 03	1	.....	549 02	549 02	.....	24
Elgin	1	325	13,174 08	15	935 69	39	38 83	8,243 05	8,265 88	16 00	204
	2	30	1,097 05	1	122 82	.....	.....	598 68	598 68	.....	28
	3	808	24,977 73	24	1,182 26	50	5 57	10,768 77	10,787 77	5 57	871
	4	113	5,036 15	7	366 81	10	25 91	2,537 08	2,384 41	159 21	103
Essex.....	1	49	1,029 71	1	705 00	8	23 00	772 99	745 49	27 50	48
	2	57	3,134 88	2	63 38	2	13 50	725 80	738 80	.....	54
	3	37	1,442 93	6	296 13	9	.....	1,176 65	1,071 96	104 69	35
	4	80	3,538 16	4	430 16	9	11 44	1,629 86	1,641 30	.....	68
	5	138	5,570 48	8	657 40	22	29 75	2,208 73	2,207 17	31 31	130
	6	35	2,350 85	2	103 68	4	88 01	1,621 49	1,591 49	30 00	31
	7	81	40,222 75	210	4,325 60	375	86 96	16,609 29	16,046 69	562 60	421
	8	182	10,170 85	15	752 51	21	448 14	4,554 98	4,835 97	157 12	154
	9	39	2,070 00	4	173 41	.....	45 13	1,118 07	1,153 20	10 00	30
	10	9	456 75	.....	.....	.....	.....	531 85	531 85	.....	9

A.

to the 31st day of December, A.D. 1917, inclusive showing :

Number of suits entered where claim does not exceed \$200.	Number of actions for tort, where the amount claimed does not exceed \$50.	Number of personal actions, where the parties consent thereto in writing and the amount claimed does not exceed \$100.	Number of actions of replevin, where the value of the goods or other property or effects distrained, taken or detained, does not exceed the sum of \$50.	Number of suits entered for claims not exceeding \$10.	Number of jury trials by juries summoned.	Amount paid to jurors summoned.	Number of jury trials by jurors called in pursuance of section 142, D.C.A.	Amount payable to County Treasurer for "Division Court Jury Fee Fund."	Amount of fees and emoluments payable to the Honourable the Treasurer for the use of the Province.	Number of instances in which the Judge has allowed costs to be taxed for Counsel, Attorney or Agents' fees.	The amount of costs so taxed.	Return of Judgment debtors ordered to be committed.	The number of such debtors actually committed.	Clerk's returns of emoluments.	Bailiff's returns of emoluments.	Unclaimed moneys in pursuance of section 43 D.C.A.
\$	\$	\$	\$	\$		\$ c.		\$ c.	\$ c.		\$ c.			\$ c.	\$ c.	\$ c.
37				57										1,375 40	665 55	
10				4										104 75	120 59	
2				11										115 60	88 73	
2				2										36 47	28 40	
6				35										300 70	141 25	
79	6	2		180				39 72	47 40	1	8 00	2		2,237 00	1,115 58	
3				23				2 25		1	10 00			197 95		
2	2			18				1 82						146 54	51 15	
3		3	1	12				1 02						106 25	70 20	
1					1	13 80		58						47 85	37 75	
2				17				1 91				1		109 40		
4				4				2 65						199 03	112 80	
1				17				88						92 68		
				5				82						74 55	64 45	
6				12				2 04						135 76		
2				1	1	12 00		1 23						70 40	50 85	
12				23	1	17 10		5 40				2		355 80		
1				3				73						48 60	13 80	
2														49 95		
2				6	1	19 80		1 17						81 30	66 65	
1				6				97						97 15		
134			3	474				81 03	912 24	6	35 00	173	33	5,540 80	{ 1,936 33 2,565 99	20 12
4				2				1 69						110 38	153 64	
3				13				1 17						62 69	70 31	
1				7				85						80 26	78 00	
3				1				99						47 55	46 50	
				5				45						72 30		
3			1	58				4 74						571 75	474 46	
7				17				3 57						282 53	130 97	
12				19				5 10						182 53	82 95	
2								68						26 73		
														2 36	2 80	
5				4	1	11 40		2 41				1		86 20	70 00	
34	1			87	1	22 40		13 72				6		890 80	547 15	
2	4			9	1	11 00		1 04						93 15	99 74	5 57
37	6		1	202				21 61		1	5 00	12		1,728 25	1,371 67	
10	1			16				4 94				1		261 60	366 28	
1			1	7				82						84 60	72 40	
7				5				3 01						200 01		
1				7				1 25				3		108 45	68 23	
8	1		1	14	1	14 30		1 00				4		251 40	165 73	
7				33				5 08						365 20	217 65	
5	1		1	4				3 09		1	8 00	7		106 24		
35	22		30	297	3	36 00		28 73	21 00			32		2,105 05	2,200 85	
25				15				10 69				7		554 15	433 48	
9				9	1	14 20		2 92						115 20	89 92	
														23 00	30 80	

TABLE
Returns of Division Court Business from the 1st day of January

Name of County, United Counties, or District.	Number of Divisions.	Number of suits entered exclusive of transcripts of judgments and judgment summonses.	Amount of claims entered exclusive of transcripts of judgments and judgment summonses.	Number of transcripts of judgments received from other Courts.	Amount of claims received by transcripts of judgments from other Courts.	Number of judgment summonses issued.	Balance of cash in Court from the previous year.	Total amount of suitors' money paid into Court.	Total amount of suitors' money paid out of Court.	Balance of cash in Court.	Number of suits entered where the amount claimed does not exceed \$100, exclusive of transcripts of judgments from other Courts.
			\$ c		\$ c.		\$ c.	\$ c.	\$ c.	\$ c.	
Frontenac	1	730	27,239 90	25	2,095 90	110	222 91	12,534 56	12,531 47	226 00	673
	2	8	349 89	2	42 65	1	20 00	77 47	86 97	10 50	8
	3	36	1,169 40	13	87 57	1	32 25	1,025 20	1,037 20	20 25	34
	4	84	2,820 50	5	80 00	2	.....	1,539 32	1,539 32	.....	83
	5	25	689 17	1	21 00	1	.....	179 81	149 81	30 00	25
	6	60	2,769 17	9	382 89	6	.....	1,835 33	1,830 33	5 00	56
	7	12	494 53	3	233 55	.....	.....	224 59	224 59	.....	11
Grey.....	1	425	12,283 04	7	273 01	58	107 29	5,070 41	4,976 85	200 85	406
	2	28	1,893 07	18	1,116 19	2	46 25	1,306 29	1,352 54	.....	24
	3	74	3,282 01	3	15 25	5	31 59	1,325 04	1,287 79	68 84	65
	4	75	3,596 88	9	611 38	3	.....	3,506 88	3,506 88	.....	65
	5	76	2,444 27	2	56 65	5	189 76	1,051 43	1,065 02	176 17	73
	6	22	1,556 82	3	52 42	.....	1 00	955 26	955 26	1 00	16
	7	90	3,398 79	16	1,236 46	9	108 52	2,457 40	2,396 08	169 84	93
	8	52	2,370 02	8	317 03	4	82 19	1,079 13	1,161 32	.....	45
Haldimand.....	1	63	3,033 67	4	175 31	7	96 18	1,018 63	884 64	230 17	55
	2	52	1,440 89	.....	.....	4	55 03	996 19	889 02	72 20	49
	3	154	4,275 02	14	483 00	45	333 10	2,298 46	2,314 24	23 14	49
	4	85	3,488 00	6	193 00	3	62 77	1,700 18	1,678 34	84 61	79
	5	18	860 88	1	190 50	.....	.....	610 54	589 04	11 50	15
Hulburton.....	1	23	845 33	5	351 57	3	.....	610 59	610 59	.....	23
	2	52	2,118 90	4	176 07	.....	.....	989 36	989 36	.....	49
	3	5	99 14	2	58 91	1	.....	148 68	148 68	.....	6
	4	3	147 70	.....	.....	.....	.....	.....	.....	.....	3
Halton.....	1	78	2,157 35	8	532 46	8	197 29	1,402 78	1,401 78	1 00	74
	2	51	2,344 49	5	87 99	3	45 00	1,029 66	954 40	75 26	45
	3	33	1,548 10	3	.....	.....	185 27	802 17	987 44	168 15	19
	4	32	1,137 72	5	248 23	6	68 02	987 44	888 67	166 79	31
	5	16	452 51	5	459 87	5	.....	294 85	287 85	6 45	15
	6	81	3,645 03	13	813 86	15	213 70	2,031 53	1,906 49	338 74	73
Hastings.....	1	575	17,364 74	16	1,034 82	53	582 48	10,757 82	10,397 49	942 81	340
	2	34	1,802 09	.....	.....	3	135 24	1,197 63	1,236 64	96 33	25
	3	4	257 75	3	364 59	4	.....	166 55	166 55	.....	.....
	4	81	2,684 85	6	328 58	2	22 61	1,624 04	1,584 80	61 85	76
	5	69	2,492 18	5	164 19	3	20 90	1,972 01	1,852 96	139 95	63
	6	56	1,471 86	5	755 47	1	19 65	664 07	675 22	8 00	51
	7	23	930 67	.....	.....	.....	.....	310 21	310 21	.....	1
	9	282	10,021 82	26	1,251 55	46	14 84	6,573 90	6,498 31	150 43	268
	10	59	2,005 12	3	225 31	3	42 00	1,365 97	1,352 97	25 15	53
	11	23	1,166 79	4	588 76	.....	3 63	691 23	691 23	3 63	21
	12	69	2,571 18	4	388 50	5	31 50	1,190 69	1,222 19	.....	64
Huron	1	111	3,768 47	6	373 35	11	66 77	1,104 87	1,138 14	33 50	104
	2	100	3,865 10	6	475 00	10	156 13	1,898 17	1,922 20	132 10	56
	3	39	1,534 51	6	240 46	.....	.....	771 03	768 93	2 10	36
	4	30	1,995 18	2	79 77	4	5 00	1,262 53	1,267 53	.....	23
	5	82	3,985 10	7	555 51	3	.....	2,441 28	2,439 28	2 00	70
	6	16	589 55	2	168 41	.....	.....	301 17	301 17	.....	23
	7	11	233 47	1	19 80	.....	.....	143 22	143 22	.....	11
	8	96	4,544 23	3	62 65	3	9 01	1,177 61	1,168 63	17 99	85
	9	21	949 58	6	183 79	8	.....	383 48	383 48	.....	19
	10	39	1,626 63	3	214 94	7	78 94	1,218 28	1,241 08	56 14	37
	11	9	592 52	1	23 36	1	.....	546 77	546 77	.....	7
	12	54	1,543 49	8	64 20	1	2 25	681 79	654 04	30 00	51

A.—Continued.

to the 31st day of December, A.D. 1917, inclusive, etc.—Continued.

Number of suits entered where claim does not exceed \$200.	Number of actions for tort, where the amount claimed does not exceed \$50.	Number of personal actions, where the parties consent thereto in writing and the amount claimed does not exceed \$100.	Number of actions of replevin, where the value of the goods or other property or effects distrained, taken or detained, does not exceed the sum of \$60.	Number of suits entered for claims not exceeding \$10.	Number of jury trials by juries summoned.	Amount paid to jurors summoned.	Number of jury trials by jurors called in pursuance of section 142, D.C.A.	Amount payable to County Treasurer for "Division Court Jury Fee Fund."	Amount of fees and emoluments payable to the Honourable the Treasurer for the use of the Province.	Number of instances in which the Judge has allowed costs to be taxed for Counsel, Attorney or Agents' fees.	The amount of costs so taxed.	Return of judgment debtors ordered to be committed.	The number of such debtors actually committed.	Clerk's returns of emoluments.	Bailiff's returns of emoluments.	Unclaimed moneys in pursuance of section 43, D.C.A.
						\$ c.		\$ c.	\$ c.		\$ c.			\$ c.	\$ c.	\$ c.
57				165				26 94				18	1	1,787 75	1,036 86	
2				3				12				1		24 02		
2				3				1 30						94 49	73 75	
2				20				1 35				1		201 57	192 60	
				8				36				1		46 98	52 95	
4				4				2 32				1		196 85	123 76	
1								58						38 43	24 01	
															26 50	
19				142				9 94						1,029 35	590 07	
4				1				1 85						112 30	216 55	
5				15				2 85		1	5 00			164 90	100 40	
10				11				4 12				3		238 57	312 65	
3	4			17	1	17 85		2 16						185 50	175 34	5 93
4				6				1 86						55 38	100 05	
6				25				3 03						250 85	211 40	
7	1			10				2 65				2		195 15	95 75	
10				6	2	24 00		3 32		2	15 00	4	1	197 70	86 06	6 64
3				20				1 41				2		88 69	38 90	
	2			44				3 49				17		405 40	246 46	
3				21	1	12 00		2 94				2		191 70	212 00	
3				1				1 20				1		46 19	53 35	
3				5				1 23						63 97	73 90	
3								1 95						138 25	57 65	
			2	2										18 50	28 20	
														10 70		
4	1			24				2 11		1	5 00	2		211 95	91 74	
5								2 25				2		122 65		
4				8	1	12 00		1 72						46 55		
				79										117 80	82 25	
1	1			3				40						49 72		
7				18				3 84					2	316 14	158 05	
27	8			208	1	11 00		15 17				7	3	1,565 35	864 31	
6				8				2 10						110 24	170 24	
1								34						9 78	99 89	
5				21				2 76						177 55	160 40	
6				15				2 76						177 79		
1				13				1 24						118 84	98 73	
2				7				95						33 68	26 10	
14	3			53				8 99		3	20 00	7		970 16	596 89	
5				15				2 30						108 06	113 85	
1				4				98						58 00	155 93	
4				9				2 54						188 70	117 60	
5				27				3 11		1	5 00	1		319 25	140 30	
12				32				4 41						193 00	197 20	
3				4				1 12						111 10	42 88	
7				3				2 41						98 43	61 48	
11	1			14				4 37		1	2 00			236 40	149 95	
1	2			2				55						32 30	31 10	
				3				09						24 44		
6	1			24				4 58				1		225 80	105 66	
2				5				86						54 70	61 48	
2				10				1 79						37 35	114 35	
2								65				1		23 05	41 82	
3				7				1 17		1	2 00	2	2	153 62	86 41	

TABLE

Return of Division Court Business from the 1st day of January

Name of County, United Counties, or District.	Number of Divisions.	Number of suits entered exclusive of transcripts of judgments and judgment summonses.	Amount of claims entered exclusive of transcripts of judgments and judgment summonses.	Number of transcripts of judgments received from other Courts.	Amount of claims received by transcripts of judgments from other Courts.	Number of judgment summonses issued.	Balance of cash in Court from the previous year.	Total amount of suitors' money paid into Court.	Total amount of suitors' money paid out of Court.	Balance of cash in Court.	Number of suits entered where the amount claimed does not exceed \$100, exclusive of transcripts of judgments from other Courts.
			\$ c.		\$ c.		\$ c.	\$ c.	\$ c.	\$ c.	
Kenora	1	155	6,558 03	2	190 15	5	830 71	4,472 40	3,851 00	621 40	140
	2	3	.....	1	25 15	1	.....	30 00	21 30	8 20	3
	3	25	1,710 19	.....	.....	.....	17 65	652 87	550 65	119 87	18
	4	15	681 62	1	34 89	.....	146 45	354 27	306 49	194 23	12
Kent.....	1	645	25,763 00	27	1,889 73	107	1,927 85	10,811 67	10,734 42	2,005 90	447
	2	173	7,359 10	11	656 33	31	147 05	2,867 73	2,758 60	109 13	155
	3	129	4,124 82	8	342 06	14	51 41	2,459 69	2,489 10	22 00	135
	4	82	3,972 99	2	139 57	14	314 48	2,787 62	3,095 58	6 52	86
	5	365	9,521 17	9	280 64	21	294 00	5,249 09	5,298 45	244 64	351
	6	78	3,238 18	1	119 86	2	.....	1,459 88	1,459 88	.....	73
	7	119	5,759 45	18	1,151 43	3	18 95	4,060 62	4,070 18	9 39	106
Lambton.....	1	747	25,866 41	34	1,222 22	51	306 66	16,286 68	16,448 41	144 93	705
	2	58	2,349 57	.....	.....	.....	.....	932 24	763 74	168 50	54
	3	26	1,117 38	2	106 76	4	.....	734 77	734 77	.....	27
	4	30	888 09	8	229 87	8	46 00	638 62	684 62	.....	34
	5	74	3,437 77	2	154 07	1	.....	2,603 29	2,603 29	.....	65
	6	23	1,179 49	2	.....	4	.....	259 21	259 21	.....	17
	7	Abolished	.....	.....	.....	.....	.....	.....	.....	.....	.....
	8	128	4,680 58	4	74 27	9	.....	2,388 89	2,388 89	.....	122
	9	45	1,635 36	7	346 59	3	28 82	1,467 61	1,496 43	.....	42
Lanark	1	163	4,613 75	2	83 90	12	107 29	2,133 53	2,208 29	32 44	157
	2	29	1,078 67	3	139 61	5	.....	1,299 32	1,287 72	11 60	27
	3	125	4,327 14	6	384 46	19	.....	1,607 74	1,607 74	.....	139
	4	385	12,248 01	14	521 20	16	.....	6,337 07	6,219 47	117 60	372
	5	68	2,636 26	6	547 49	3	42 51	1,310 06	1,352 57	.....	61
Leeds and Grenville	1	602	15,003 46	13	802 28	12	19 02	8,843 23	8,826 24	36 01	596
	2	101	2,859 16	5	375 64	1	12 20	1,171 86	1,031 21	152 85	99
	3	92	4,085 94	6	405 48	5	14 76	1,316 27	1,331 03	.....	76
	4	50	2,218 29	3	205 76	7	224 26	837 55	1,033 24	28 57	42
	5	44	1,117 59	1	111 41	.....	.....	630 38	630 38	.....	43
	6	75	2,983 35	10	542 06	4	.....	1,486 96	1,486 96	.....	69
	7	13	.....	.....	.....	.....	.....	137 43	85 49	51 94	12
	8	104	3,621 79	7	301 85	12	.....	1,858 61	1,858 61	.....	94
	9	44	1,480 36	3	103 32	.....	12 96	1,406 39	1,406 39	12 96	41
	10	24	1,227 11	7	385 27	3	32 56	565 41	548 90	16 51	21
	11	16	526 16	2	.....	.....	.....	337 19	337 19	.....	11
	12	25	1,352 12	8	860 94	1	.....	464 96	464 96	.....	21
Lennox and Addington....	1	117	4,052 46	5	366 62	33	195 48	1,652 85	1,822 12	26 27	91
	2	4	107 28	1	60 23	.....	.....	187 51	167 51	20 00	4
	3	1	58 57	.....	.....	1	.....	.....	.....	.....	4
	4	9	265 23	1	29 26	1	44 56	197 87	212 72	29 71	9
	5	21	821 68	2	58 04	.....	9 13	442 67	189 79	262 01	17
	6	29	1,058 20	4	317 47	.....	5 00	366 76	371 76	.....	27
	7	30	1,282 00	1	19 72	1	40 50	776 50	808 00	9 00	28
	8	2	76 35	.....	.....	.....	117 09	63 00	178 09	7 00	.....
	9	3	169 13	.....	.....	.....	.....	60 18	60 18	.....	3

A.—Continued.

to the 31st day of December, A.D. 1917, inclusive, etc.—Continued.

Number of suits entered where claim does not exceed \$200.	Number of actions for tort, where the amount claimed does not exceed \$60.	Number of personal actions, where the parties consent thereto in writing and the amount claimed does not exceed \$100.	Number of actions of replevin, where the value of the goods or other property or effects distrained, taken or detained, does not exceed the sum of \$60.	Number of suits entered for claims not exceeding \$10.	Number of jury trials by juries summoned.	Amount paid to jurors summoned.	Number of jury trials by jurors called in pursuance of section 142, D.C.A.	Amount payable to County Treasurer for "Division Court Jury Fee Fund."	Amount of fees and emoluments payable to the Honourable the Treasurer for the use of the Province.	Number of instances in which the Judge has allowed costs to be taxed for Counsel, Attorney or Agents' fees.	The amount of costs so taxed.	Return of judgment debtors ordered to be committed.	The number of such debtors actually committed.	Clerk's returns of emoluments.	Bailiff's returns of emoluments.	Unclaimed moneys in pursuance of section 43, D.C.A.
						\$ c.		\$ c.	\$ c.		\$ c.			\$ c.	\$ c.	\$ c.
15				21										471 95		
			1	2										9 60	14 45	
1				2										89 50		
														34 80		
41	3		1	67	2	23 00		24 92		3	25 00	22	2	1,643 84	417 59	
15			2	34	1	12 00		7 54				17		439 75	356 44	
10				55				4 05				2		299 65	290 58	
12	2			15	1	12 00		4 40				2		218 35	191 35	
14				121	1	9 00		7 85				1		793 50	187 40	3 75
4				25				1 89						136 87	499 60	
12				14				5 80		1	10 00	1		302 75	232 85	
															227 90	
12	7			204				22 56		1	5 00	10		1,627 10	787 18	
4	1			12				1 93						135 10	111 36	
3				6				1 33						60 61	106 97	
1				9				61				4		87 74	81 75	
9	1		1	12	1	12 00		3 50						130 15	125 68	
4				6				1 27						71 43	44 80	
6				26				4 11				2		271 80		
1				4				1 40				1		101 35	126 72	
6				49				3 96						482 30	85 66	
12				3				1 01						88 75	95 14	
3				25				3 59						274 00	155 86	
13				133				9 91						893 65	479 89	
7				11				2 95						180 45	157 43	
14	3	2	1	238				12 54				1		1,235 55	341 91	
2	2			37				2 21						336 82	135 20	
6			1	21				3 50		1	10 00			190 69	138 35	
8				14				2 78						220 47	124 67	
1				13				94						156 55	68 40	
6			1	19				2 73				1		88 91	218 35	
1				5				40						215 55	41 78	
10			1	37				3 76						34 76	189 85	
3				9				1 50						286 75	107 25	
3								1 44						110 40	42 65	
1				4				61						58 25		
4		10		3				1 45						47 14	84 05	
														84 05	154 84	
5	6			22				3 54		3	20 00	2		361 90	249 23	
				06										22 87		
				3				3						4 00	7 30	
				3				24						21 80		
1				3				24						58 05	33 40	
2				8				1 10						57 40	41 74	
2				6				1 22						74 65	64 38	
														7 65	18 30	
								9						6 30	5 55	

TABLE

Return of Division Court Business from the 1st day of January

Name of County, United Counties, or District.	Number of Divisions.	Number of suits entered exclusive of transcripts of judgments and judgment summonses.	Amount of claims entered exclusive of transcripts of judgments and judgment summonses.	Number of transcripts of judgments received from other Courts.	Amount of claims received by transcripts of judgments from other Courts.	Number of judgment summonses issued.	Balance of cash in Court from the previous year.	Total amount of suitors' money paid into Court.	Total amount of suitors' money paid out of Court.	Balance of cash in Court.	Number of suits entered where the amount claimed does not exceed \$100, exclusive of transcripts of judgments from other Courts.
			\$ c.		\$ c.		\$ c.	\$ c.	\$ c.	\$ c.	
Lincoln.	1	74	3,161 45	4	175 39	2	160 00	1,671 73	1,687 56	144 17	71
	2	501	19,514 43	23	1,215 09	61	350 67	9,417 16	9,333 69	434 44	468
	3	46	2,731 71	20	1,183 43	11	2 00	2,037 29	2,036 29	5 00	37
	4	91	3,701 48	15	748 78	22	53 83	1,561 60	1,525 53	89 90	81
	5	195	7,498 36	13	755 75	41	7 11	2,939 06	2,946 17	.....	180
Manitoulin.....	1	24	1,614 53	4	222 83	1	.....	934 17	934 17	.....	20
	2	27	922 70	3	181 85	2	14 46	560 24	574 70	.....	26
	3	8	518 76	2	89 50	.....	.....	277 98	277 98	.....	6
Middlesex	1	1,786	65,172 56	49	3,065 27	159	496 75	27,278 08	27,321 86	452 97	1,672
	2	50	1,783 42	1	15 19	2	.....	1,197 01	1,197 01	.....	47
	3	25	1,106 67	7	613 64	.....	14 50	718 17	666 71	53 96	6
	4	36	1,670 42	8	367 97	1	129 88	902 98	783 41	119 57	30
	5	68	3,165 54	19	1,734 13	13	34 00	1,831 64	1,835 78	39 86	61
	6	55	3,639 03	13	941 29	3	20 87	1,522 98	1,543 85	.....	40
	7	Vacant.	.....	.....	.....	.....	.....	.....	.....	.....	.....
	8	4	292 60	3	98 40	.....	7 13	144 16	144 16	7 13	3
	9	375	9,935 08	20	964 14	61	147 72	4,194 59	3,982 83	211 76	363
Muskoka.....	1	54	2,240 05	8	547 98	3	.....	1,789 01	1,726 11	63 00	.....
	2	35	1,187 33	5	260 18	.....	28 54	941 82	913 23	56 38	35
	3	78	3,475 73	6	331 73	4	15 00	1,604 69	1,523 69	81 00	56
Nipissing	1	179	6,815 14	30	1,452 48	.....	.....	1,991 18	1,962 71	28 57	170
	2	54	1,591 44	6	573 80	.....	14 50	1,489 88	1,470 34	34 04	.....
	3	547	20,199 57	10	381 07	36	36 43	9,939 44	9,939 81	36 06	520
	5	29	911 28	1	96 23	4	.....	509 67	509 67	.....	28
Norfolk.....	1	343	7,902 71	11	421 81	54	385 57	4,424 04	4,045 13	637 14	362
	2	59	2,026 85	6	445 09	10	10 00	1,240 49	1,245 49	5 00	33
	3	6	234 73	2	.....	1	.....	211 13	206 61	4 52	8
	4	33	1,271 47	9	377 09	3	41 55	371 31	401 18	14 71	36
	5	25	754 85	5	152 50	4	.....	464 74	464 74	.....	24
	6	69	2,142 12	4	121 15	7	.....	1,275 05	1,275 05	.....	69
	7	15	402 62	3	210 08	1	20 48	196 20	196 20	20 45	15
	8	30	885 21	1	17 94	5	20 00	534 75	489 75	45 00	30
Northumberland and Durham..	1	161	6,073 05	10	633 50	6	148 20	2,399 24	2,485 71	61 73	150
	2	19	1,012 46	4	174 72	2	66 37	907 95	920 31	54 01	17
	3	134	4,632 50	9	715 54	1	80 00	2,512 65	2,521 08	71 57	130
	4	19	1,183 13	1	10 81	.....	51 55	562 83	614 43	.....	15
	5	152	4,255 20	5	345 58	16	.....	1,529 44	1,529 44	.....	140
	6	33	1,263 94	2	68 60	1	.....	212 25	197 25	15 00	33
	7	55	2,331 42	6	151 27	4	30 30	1,418 92	1,369 99	79 23	51
	8	32	1,322 00	6	330 00	12	58 01	1,001 18	881 25	119 93	1
	9	65	1,602 25	4	176 02	2	.....	1,527 76	1,527 76	.....	64
	10	20	884 24	.....	.....	2	28 45	475 89	475 89	28 45	19
	11	131	3,893 54	6	252 41	4	.....	2,574 72	2,416 52	157 95	122

A.—Continued.

to the 31st day of December, A.D. 1917, inclusive, etc.—Continued.

Number of suits entered where claim does not exceed \$200.	Number of actions for tort, where the amount claimed does not exceed \$50.	Number of personal actions, where the parties consent thereto in writing and the amount claimed does not exceed \$100.	Number of actions of replevin, where the value of the goods or other property or effects distrained, taken or detained, does not exceed the sum of \$50.	Number of suits entered for claims not exceeding \$10.	Number of jury trials by juries summoned.	Amount paid to jurors summoned.	Number of jury trials by jurors called in pursuance of section 142, D.C.A.	Amount payable to County Treasurer for "Division Court Jury Fee Fund."	Amount of fees and emoluments payable to the Honourable the Treasurer for the use of the Province.	Number of instances in which the Judge has allowed costs to be taxed for Counsel, Attorney or Agents' fees.	The amount of costs so taxed.	Return of judgment debtors ordered to be committed.	The number of such debtors actually committed.	Clerk's returns of emoluments.	Bailiff's returns of emoluments.	Unclaimed moneys in pursuance of section 43, D.C.A.
						\$ c.		\$ c.	\$ c.		\$ c.			\$ c.	\$ c.	\$ c.
3	1			16				2 55		1	10 00	1		165 15		
33			1	105				18 1		3	30 00	11	1	1,398 35	894 36	
9				6	1	12 80		2 53				1		190 85	205 20	
9				33				3 97				1		306 80	207 23	
13				47						1	10 00	4		542 05	375 36	
2				2										54 85	96 90	
1				10										57 88	61 00	
1														28 42	21 35	
98				513	2	21 00		68 44	463 20			3		4,044 90	2,108 61	
3				13				1 59						104 30	69 33	
1				15				79		1	7 00			69 35		
3				3				1 57						106 02	120 32	
7				11	1	12 00		2 89				1		227 31	217 44	
15				5				4 00		1	5 00			158 55	91 40	
															42 39	
1				1	1	19 00		37						24 04	36 55	
12				113				7 54				2		826 75	348 18	
														155 62	87 40	
				5										97 95	76 73	
5				17										188 99	124 80	
9				36										348 39	400 31	
1			1	12										129 95	142 36	
27				95						11	33 00	4		1,374 95	637 76	
1				9										92 27		
17				106				8 65				5	1	613 00	578 05	
4	1			22				1 35						116 70	100 75	
				2				21						20 20		
				3				26						78 30		
1				3				67							56 67	
				9	1	17 70		1 56				2		201 10	226 85	
				6				24						89 55	34 85	
				9				84				1		52 80	32 88	
11			1	45	2	24 00		5 24		2	10 00			442 36		
2				2				92						50 55	71 51	
3				34				3 50		1	10 00			336 80		
3				2				1 26						45 82		12 75
10				23				4 72		1	5 00			288 45	171 00	
3	1			7	1	13 20		1 50						70 71	72 70	
3				13				1 93				4		164 20	155 18	
1				33				2 38		1	10 70			177 98	161 02	
1	2			20				1 18						140 64	85 00	
1				3				76						51 40	44 12	28 45
9				42				3 90						231 00		

A.—Continued.

to the 31st day of December, A.D. 1917, inclusive, etc.—Continued.

Number of suits entered where claim does not exceed \$200.	Number of actions for tort, where the amount claimed does not exceed \$60.	Number of personal actions, where the parties consent thereto in writing and the amount claimed does not exceed \$100.	Number of actions of replevin, where the value of the goods or other property or effects distrained, taken or detained, does not exceed the sum of \$60.	Number of suits entered for claims not exceeding \$10.	Number of jury trials by juries summoned.	Amount paid to jurors summoned.	Number of jury trials by jurors called in pursuance of section 142, D.C.A.	Amount payable to County Treasurer for "Division Court Jury Fee Fund."	Amount of fees and emoluments payable to the Honourable the Treasurer for the use of the Province.	Number of instances in which the Judge has allowed costs to be taxed for Counsel, Attorney or Agents' fees.	The amount of costs so taxed.	Return of judgment debtors ordered to be committed.	The number of such debtors actually committed.	Clerk's returns of emoluments.	Bailiff's returns of emoluments.	Unclaimed moneys in pursuance of section 43, D.C.A.
8				36		\$ c.		\$ c.	\$ c.		\$ c.			\$ c.	\$ c.	\$ c.
6				8				5 04		1	5 00			325 20	411 02	
13				3				2 40		1	5 00			153 61	159 18	
4				17				4 03						138 25	155 54	
2				10	1	11 00		2 23						153 57	151 65	
				4				2 42		1	4 00			153 96	74 00	
								39						38 79	29 96	
								67						72 50	56 45	
64	2		2	174	1	12 80		24 16		2	10 00	14		1,668 20	1,130 48	
2				12				1 13						78 35	90 85	
1				3				88						54 50	75 00	
6	1			40				3 05				1		276 65		
16				75				9 20		4	40 00	3	1	692 60		
21				61				9 58				4		465 90	602 63	
4								1 18						51 19	33 15	
9	5			55										565 45	583 20	
6														64 05		
1				1										18 65	9 05	
1				3										94 60		
				2										22 16	25 54	
1				3										134 40	158 10	
8				5										82 41		
11				20				3 92						205 90	24 00	
8				10				3 60		1	5 00			154 33		
13				11				1 32				2		108 94	122 90	
7				1				2 62						101 02	79 25	
20				89				12 36		3	15 00	15	2	1,047 65	700 40	
3				9				2 22				4		217 73	150 15	
9				43				5 51		1	5 00			341 05	249 00	
				3				18						19 95	18 09	
				4				70						51 45	39 40	
7				34	1	9 00		4 27				7		310 25	199 69	
24				88	2	24 00		13 52		1	5 00			951 00	605 83	
3				10	1	26 00		1 14						82 50	110 00	
3				3				1 26		1	5 00			71 85		
				1				3						4 93		
5				37				2 46						143 75		
								27						10 13		
				3				48						47 60	18 95	
5				9	1	12 00		312				1		147 99	6 25	
1				5				46				1		33 25	36 60	
9				12				4 44		1	10 00	2		260 88	233 97	
1				1				98						53 30		
10				14				5 01				2		266 61	142 68	
5				72				4 82				23		493 50	172 85	
1				11				1 79						93 87	126 65	
2	2			6				1 31						89 45	66 98	
6				19				3 36						294 45	238 17	
15				7				5 58				2		222 49	233 43	
14	2			291				2 65				4		786 40	655 61	
								9						15 00		
				1				12						13 80		
				2				18						33 14		
2	30			7				95						103 15	57 46	
				2				21						18 93	13 45	
1				3				49						25 03	13 25	
								6						1 75		

TABLE

Return of Division Court Business from the 1st day of January

Name of County, United Counties, or District.	Number of Divisions.	Number of suits entered exclusive of transcripts of judgments and judgment summonses.	Amount of claims entered exclusive of transcripts of judgments and judgment summonses.	Number of transcripts of judgments received from other Courts.	Amount of claims received by transcripts of judgments from other Courts.	Number of judgment summonses issued.	Balance of cash in Court from the previous year.	Total amount of suitors' money paid into Court.	Total amount of suitors' money paid out of Court.	Balance of cash in Court.	Number of suits entered where the amount claimed does not exceed \$100, exclusive of transcripts of judgments from other Courts.
			\$ c.		\$ c.		\$ c.	\$ c.	\$ c.	\$ c.	
Rainy River	1	145	6,841 01	4	444 92	3	446 22	2,476 74	2,647 34	275 62	121
	2	48	2,584 61	10	712 01	.....	.....	1,252 27	1,252 27	.....	41
	3	111	4,740 80	.....	.....	.....	419 86	3,128 37	2,679 95	448 42	102
Renfrew	1	293	9,384 07	13	140 02	24	211 11	.....	.....	.....	297
	2	11	537 56	.....	.....	.....	32 50	556 09	586 09	2 50	10
	3	218	8,703 88	27	1,318 19	11	80 00	4,691 11	4,362 59	328 52	200
	4	209	6,308 90	12	1,033 61	14	228 91	3,842 23	3,757 36	313 78	203
	5	31	1,183 37	.....	.....	.....	130 00	540 92	540 92	130 00	29
	6	28	917 89	3	113 24	1	29 85	424 01	411 20	42 66	26
	7	64	2,728 00	3	77 00	3	20 00	1,658 27	1,658 27	20 00	58
Simcoe	1	258	10,030 66	5	238 15	29	196 98	4,612 84	4,613 75	196 07	242
	2	49	2,603 55	1	94 75	10	51 42	1,045 30	779 63	317 09	41
	3	40	2,532 04	2	51 93	2	50 86	1,170 75	1,214 75	6 86	32
	4	136	5,139 07	10	499 30	5	85 91	2,559 48	2,520 94	154 45	128
	5	43	1,616 66	7	492 82	6	64 20	986 85	1,005 55	45 50	40
	6	374	12,641 22	16	1,175 62	68	313 86	6,660 67	6,501 11	159 56	422
	7	21	870 26	6	456 92	2	.....	456 02	456 02	.....	20
	8	55	3,533 86	8	212 15	4	39 74	846 34	850 29	36 09	51
	9	643	17,610 34	10	910 42	46	1,034 52	11,648 31	11,929 70	753 21	621
	10	78	1,766 76	3	203 56	5	40 89	1,485 90	1,508 49	18 30	83
Stormont, Dundas and Glengarry	1	59	2,626 61	9	561 24	8	.....	1,521 28	1,421 28	100 00	63
	2	127	6,092 14	7	456 55	25	201 96	3,430 75	3,846 17	84 58	112
	3	267	9,571 65	2	162 50	43	17 00	2,467 63	2,967 63	17 00	247
	4	34	1,944 31	2	65 03	2	.....	1,244 66	1,244 66	.....	29
	5	50	1,784 21	3	199 43	10	231 72	1,063 55	1,119 91	175 36	52
	6	34	964 93	1	113 66	.....	.....	435 80	435 80	.....	33
	7	46	1,810 19	2	123 27	8	84 50	762 26	809 76	37 00	44
	8	74	3,803 60	6	238 29	8	127 93	1,911 97	2,039 71	19	61
	9	72	2,400 34	3	262 74	.....	.....	1,708 10	1,708 10	.....	68
	10	77	3,632 60	12	575 24	9	256 37	2,300 53	2,345 65	211 25	77
	11	30	1,149 09	1	200 00	.....	18 00	658 23	646 23	30 00	28
	12	53	2,496 10	2	110 05	3	5 00	1,673 00	1,676 00	2 00	56
Sudbury	1	1,268	56,298 70	24	1,411 94	70	1,792 20	26,591 95	26,414 50	1,970 60	1,098
	2	46	1,344 40	8	669 34	4	61 30	1,076 39	1,101 34	36 25	35
	3	70	2,879 65	7	321 50	.....	231 19	1,353 42	1,312 39	272 22	70
	4	54	3,145 86	3	258 80	1	.....	1,592 98	1,592 98	.....	40
	5	123	4,983 90	1	88 00	.....	261 04	1,156 25	1,007 97	409 32	121
Timiskaming ...	1	424	18,588 31	44	2,846 48	97	399 36	10,404 28	10,241 91	561 73	310
	2	385	20,274 81	26	1,891 38	142	380 54	7,313 93	7,372 52	321 95	329
	3	260	5,565 84	23	1,024 00	7	33 59	3,508 17	3,468 46	73 30	100
	4	13	172 46	3	305 22	.....	.....	919 23	919 23	5 71	12
	5	620	26,524 63	39	2,559 13	62	339 92	14,648 92	13,979 00	669 92	469
	6	283	15,310 32	23	1,341 63	29	910 06	3,336 51	5,140 55	1,106 02	224
	7	141	6,349 05	36	807 61	4	213 52	4,424 36	4,336 99	300 89	129
Thunder Bay ...	1	647	31,290 60	24	1,648 78	39	184 84	16,620 58	16,341 70	278 88	561
	3	632	27,747 30	15	942 06	21	1,184 99	12,021 73	12,311 06	895 66	596

A.—Continued.

to the 31st day of December, A.D. 1917, inclusive, etc.—Continued.

Number of suits entered where claim does not exceed \$200.	Number of actions for tort, where the amount claimed does not exceed \$60.	Number of personal actions, where the parties consent thereto in writing and the amount claimed does not exceed \$100.	Number of actions of replevin, where the value of the goods or other property or effects distrained, taken or detained, does not exceed the sum of \$60.	Number of suits entered for claims not exceeding \$10.	Number of jury trials by juries summoned.	Amount paid to jurors summoned.	Number of jury trials by jurors called in pursuance of section 142, D.C.A.	Amount payable to County Treasurer for "Division Court Jury Fee Fund."	Amount of fees and emoluments payable to the Honourable the Treasurer for the use of the Province.	Number of instances in which the Judge has allowed costs to be taxed for Counsel, Attorney or Agents' fees.	The amount of costs so taxed.	Return of judgment debtors ordered to be committed.	The number of such debtors actually committed.	Clerk's returns of emoluments.	Bailiff's returns of emoluments.	Unclaimed moneys in pursuance of section 43, D.C.A.
						\$ c.		\$ c.	\$ c.		\$ c.			\$ c.	\$ c.	\$ c.
9			1	12										372 00		
4				4										75 32		
9				18										206 70		
11	3			81				7 18		2	10 00				372 72	
1	1							52		1	5 00			29 45		
15				34				8 04		1	5 00			436 75	430 22	
6	5			51				5 04		3	15 00			562 35	220 30	
2	1			8				1 34						52 50	125 44	
3	1			9				1 02						63 13	69 93	
6				6				3 06		1	10 00			154 42	178 90	
16	4			40	1	12 20		9 64				4	1	709 88	215 05	
7				10				2 63				6		177 10	102 80	
8				7				2 78						112 45	132 60	
6			2	25				4 49		1	5 00			357 90	327 86	
3				5				1 71						102 65	219 26	
20	1			99				11 39				12	1	1,049 00	457 16	
1				3				82						72 70	136 13	
4				7				2 23						144 00	111 50	
22				214				10 69				15		1,512 85	1,062 33	
....	1		1	28				93				1		170 85	153 74	
55				9				2 57				3		177 13	210 88	
15	1			22				6 48				4	1	392 00	263 57	
20				53				9 64		1	5 00	17	1	671 85	375 87	
5				2				2 42		1	5 00			127 28	206 94	
4	2			11				2 02				1		149 35	85 17	16 95
2				9				1 01		1	5 00			95 50		
2	1			11				1 64				1		140 25	152 92	
13				15				4 47		2	5 00	1		198 90	134 80	
9				17				2 42						169 24		
4	2		1	14				3 77				1		227 35	243 40	
2	1			5				1 84						94 10	122 01	
6				8				2 82		1	10 00	2		133 15	166 53	
54	3		2	165					241 00			7		3,205 65	2,471 89	
9				1								1		161 35		
....	2			6										172 85		
11			1	3								1		134 12	182 70	
2			4	17										318 82		
38				76						7	60 00	19	1	1,517 15	1,097 13	14 82
50				56								26		1,408 75	828 57	
9				4								1		349 00		
1				1										48 45	61 74	
37				114						2	15 00	12		1,624 55	1,585 02	
33				26						6	38 00	1		725 20	*312 10	12 78
9				19										471 38	729 11	
86				80										1,698 98	951 64	}....
57	12		3	85										1,329 96	*49 91	

*Part of year only.

TABLE

Return of Division Court Business from the 1st day of January

Name of County, United Counties, or District.	Number of Division.	Number of suits entered exclusive of transcripts of judgments and judgment summonses.	Amount of claims entered exclusive of transcripts of judgments and judgment summonses.	Number of transcripts of judgments received from other Courts.	Amount of claims received by transcripts of judgments from other Courts.	Number of judgment summonses issued.	Balance of cash in Court from the previous year.	Total amount of suitors' money paid into Court.	Total amount of suitors' money paid out of Court.	Balance of cash in Court.	Number of suits entered where the amount claimed does not exceed \$100, exclusive of transcripts of judgments from other Courts.
			\$ c.		\$ c.		\$ c.	\$ c.		\$ c.	
Victoria	1	6	294 92	1	22 96	.....	172 96	317 92	490 88	.....	5
	2	27	1,295 47	3	175 65	4	.....	564 05	564 05	.....	16
	3	20	1,097 82	1	60 00	1	.....	580 94	584 97	.....	17
	4	10	328 20	.....	.....	.....	.....	316 01	316 01	.....	13
	5	245	7,116 55	19	1,104 96	42	.....	3,555 23	3,555 23	.....	230
	6	4	248 95	1	11 82	2	.....	23 50	23 50	.....	4
	7	19	782 89	1	44 28	.....	.....	462 16	454 66	7 50	17
Waterloo	1	907	25,651 50	39	2,694 64	99	51 70	15,043 13	14,980 28	62 35	973
	2	114	3,755 92	14	507 28	9	.....	2,033 15	2,043 15	.....	4
	3	444	13,406 08	22	1,196 52	109	15 50	7,097 48	7,104 88	6 00	425
	4	61	2,392 61	4	78 81	2	12 10	1,428 03	1,440 13	.....	65
	5	20	1,013 04	4	287 88	5	.....	863 75	856 75	7 00	18
	6	24	989 22	6	333 70	2	.....	1,089 89	1,088 89	1 00	22
	7	5	201 22	.....	.....	.....	72 63	153 67	153 67	72 63	5
Welland	1	677	26,484 99	41	3,084 61	197	39 42	14,561 69	14,418 45	143 24	790
	2	40	1,520 08	4	298 45	6	8 65	1,296 03	1,304 68	.....	37
	3	216	9,857 92	18	1,080 36	46	230 72	4,167 74	4,372 31	26 15	187
	4	444	16,348 70	33	1,908 04	25	804 32	9,223 34	8,804 54	1,223 12	441
	5	46	1,497 72	14	885 20	7	166 20	930 18	959 73	136 65	43
	6	113	3,527 94	8	303 19	8	.....	1,988 72	1,949 52	39 20	108
Wellington.....	1	599	16,620 01	31	1,415 80	103	57 00	8,458 76	8,440 86	74 90	375
	2	6	222 14	.....	.....	1	.....	170 64	170 64	.....	6
	3	10	288 00	.....	.....	.....	.....	125 50	125 50	.....	10
	4	86	3,235 64	5	327 79	5	.....	1,531 55	1,525 55	6 00	81
	5	19	854 18	3	109 38	2	.....	556 19	556 19	.....	17
	6	28	1,149 32	3	156 74	3	63 60	588 10	614 17	37 58	24
	7	35	2,051 35	6	334 86	2	79 94	1,067 61	1,077 61	69 94	32
	8	84	4,709 57	8	265 47	2	154 19	3,081 57	2,861 78	373 98	69
	10	74	3,345 64	5	401 92	5	328 63	1,275 19	1,358 94	244 88	65
	11	37	1,939 78	4	214 91	2	180 89	1,503 39	1,530 26	154 22	32
Wentworth	1	952	38,995 10	37	1,702 95	37	403 80	13,028 18	13,100 36	331 12	846
	2	170	5,371 18	9	638 28	2	.....	2,892 86	2,852 86	40 00	165
	3	38	1,333 20	2	154 23	.....	.....	771 54	771 54	.....	35
	4	20	1,336 10	10	646 84	2	.....	617 52	617 52	.....	15
	5	69	3,340 47	4	300 17	.....	.....	1,263 19	1,263 19	.....	63
	7	No business	.....	.....	.....	.....	.....	.....	.....	.....	.....
	8	2	66 40	.....	.....	.....	.....	.....	.....	.....	.....
	9	1,480	52,611 15	51	2,020 87	46	204 57	22,709 54	22,672 85	241 25	1,338
York... ..	1	3,504	163,365 20	99	5,840 64	235	1,727 80	39,844 31	39,340 95	2,271 16	3,250
	2	63	4,313 89	11	790 19	2	8 58	2,172 25	2,123 18	49 07	46
	3	48	2,311 95	3	349 46	7	90	469 36	468 46	90	52
	4	152	6,747 34	10	858 46	15	57 99	2,629 05	2,661 74	25 30	134
	5	22	836 48	5	132 25	5	67 51	561 93	509 44	120 00	22
	6	113	4,631 17	10	529 88	28	13 45	2,836 64	2,827 64	22 45	129
	7	30	1,892 19	5	253 30	2	230 16	1,125 19	1,094 74	260 56	25
	8	670	28,856 31	37	1,640 62	157	217 41	8,808 28	8,681 37	126 91	626
	9	68	3,440 15	6	256 16	18	.....	1,429 64	1,419 64	10 00	57
	10	2,549	120,931 50	63	3,286 29	271	3,271 01	23,801 23	24,291 68	2,780 56	2,348
Grand Totals..	340	51,449	2,000,145 44	2,888	154,831 09	5,618	36,962 96	899,220 23	883,590 51	38,450 59	44,896

A.—Concluded.

to the 31st day of December, A.D. 1917, inclusive, etc.—Concluded.

Number of suits entered where claim does not exceed \$200.	Number of actions for tort, where the amount claimed does not exceed \$60.	Number of personal actions, where the parties consent thereto in writing and the amount claimed does not exceed \$100.	Number of actions of replevin, where the value of the goods or other property or effects distrained, taken or detained, does not exceed the sum of \$60.	Number of suits entered for claims not exceeding \$10.	Number of jury trials by juries summoned.	Amount paid to jurors summoned.	Number of jury trials by jurors called in pursuance of section 142, D.C.A.	Amount payable to County Treasurer for "Division Court Jury Fee Fund."	Amount of fees and emoluments payable to the Honourable the Treasurer for the use of the Province.	Number of instances in which the Judge has allowed costs to be taxed for Counsel, Attorney or Agents' fees.	The amount of costs so taxed.	Return of judgment debtors ordered to be committed.	The number of such debtors actually committed.	Clerk's returns of emoluments.	Bailiff's returns of emoluments.	Unclaimed moneys in pursuance of Section 43, D.C.A.
1				2		\$ c.		\$ c.	\$ c.		\$ c.			\$ c.	\$ c.	\$ c.
1				5				37						16 95	9 95	
3				1				2 41				1		60 35	69 85	
1				3				1 23						62 40		
15				77				31						20 60	5 25	
								6 04				10		586 15	321 65	
2	1			7				18						18 60	27 80	
								71						46 81		
33	3		1	286				21 01		2	15 00	42		1,888 57	1,156 72	
				27				3 07				2		265 65	228 80	
19				152				11 32		1	6 00	24		1,138 20	405 09	
				7				1 52				1		158 31	160 63	
2	1			3				92						70 30	51 77	
2	1			5				95						78 90	84 82	
				12										13 58	7 95	
89				170	1	11 50	1	25 46	46 74	4	23 00	36	2	2,233 70	1,311 15	
3				8				1 47				2	1	145 20	133 25	
29			1	49				11 15		2	10 00	7		591 00	938 70	
28				113	1	12 80		15 19				2		1,153 75	1,363 35	18 82
3				9				1 56				1		136 05	92 95	
5				21				3 11						255 55	153 80	
17			2	205				13 40				19	2	1,528 65	552 66	
				2				19						21 26	7 45	
				3				21						21 70	65 94	
5				22				2 75						238 82		
2	1			5				83				1		64 30	70 70	
4				1				1 36						59 85	64 25	
3				2	2	41 25		2 21						131 41	102 10	
15				13	2	33 80		5 43						275 15	174 90	24 95
8	3			22				3 29						179 85	142 85	7 50
4	1			6				1 93						128 85		22 00
55	21		4	183				36 24	91 41	2	13 00			2,457 07	1,392 83	
5	4			54				4 72						371 03		
3	17							1 50						83 32		
5				3				1 79						65 60		
6				13				2 94						141 95	100 00	
															30 55	
														5 35	20 15	
70	39		1	336				46 48	277 55	8	55 00	4		3,387 20	1,621 73	1 19
254			10	406	1	12 00		145 13	1,632 48	12	60 00	223		7,456 25	5,671 15	24 87
15				5				5 57		2	10 00			223 80		
3	2			14				2 60				1		123 90		
13				30				6 46				3		342 35	393 78	
	1		1	5				51				1		98 05		
11				29				4 27				8		333 35	255 00	
5				2	1	14 50		1 84				2		92 00		
44	14		2	106				25 49		2	10 00	56	1	1,329 65	1,011 56	
11	1			4				3 95				4		162 65	115 00	
190	35		11	316				113 30	960 68	8	40 00	86	2	5,702 60	4,856 61	91 99
3,480	306	17	110	11,328	48	668 40	1	1,838 39	4,693 70	144	874 00	1,173	82			319 08

TABLE B.

LIST of Division Court clerks, their post office address, their county or district and number of division in which their Courts are situated, for the Province of Ontario, up to the 31st December, 1917, inclusive. (Lists corrected up to date of printing.)

County and District.	No. of Division.	Clerk.	Post office address.
Algoma.....	1	F. A. King.....	Sault Ste. Marie
	2	T. Sullivan.....	Bruce Mines
	3	Thos. Dodds	Thessalon
	6	W. F. Adams.....	Richard's Landing
	7	J. A. Hawkins	Blind River
Brant	1	James C. Spence.....	Brantford
	2	Jas. Smiley.....	Paris
	3	A. E. Green.....	St. George
	4	W. F. Miles.....	Burford
	5	Walter E. Hooker	Scotland
Bruce.....	1	N. Crawford	Walkerton
	2	John K. McLean.....	Teeswater
	3	A. G. Macintyre	Kincardine
	4	J. C. Gibson.....	Paisley
	5	J. A. Chapman.....	Port Elgin
	6	.....	Tiverton
	7	J. R. Vandusen.....	Tara
	8	J. H. Fielding.....	Warton
	9	Angus Martyn.....	Ripley
	10	John Pettigrew.....	Lion's Head
	11	W. J. Little.....	Lucknow
	12	C. E. Biehn.....	Chesley
Carleton.....	1	J. A. Ellis	Ottawa
	2	Wm. McElroy.....	Richmond
	3	Jas. H. Wilson, Jr.....	Carp
	4	A. S. Russell.....	Galetta
	5	W. H. Leech	North Gower
	6	.....	Metcalf
	7	W. A. Mason	Ottawa
Dufferin.....	1	J. M. Bennett	Orangeville
	2	W. H. Lamon.....	Shelburne
	3	John Ferris.....	Stanton
	4	Robt. Orr.....	Mono Mills
	5	W. A. Wansborough	Grand Valley
Elgin	1	E. C. Monteith.....	Aylmer
	2	John McIntyre	St. Thomas
	3	John McIntyre	St. Thomas
	4	M. S. Smith ..	Dutton
Essex	1	C. F. Pequegnot	Sandwich
	2	G. E. Pulford	Amherstburg
	3	Geo. Pearce.....	Kingsville
	4	C. Bell	Harrow
	5	*	Leamington
	6	H. Taylor.....	Belle River
	7	J. D. A. Deziel	Windsor
	8	Wm. Laing	Essex
	9	A. J. Brown.....	Comber
	10	L. D. Warner	Pelee Island

*Deputy Clerk

List of Division Court Clerks.—Continued.

County and District.	No. of Division.	Clerk.	Post office address.
Frontenac	1	Thos. Lambert	Kingston
	2	J. F. Latherland	Cataraqui
	3	D. W. Lake	Sydenham
	4	H. McMullen	Verona
	5	F. W. Ball	Battersea
	6	E. B. Buell	Sharbot Lake
	7	W. McGregor	Arden
Grey	1	N. B. Horton	Owen Sound
	2	Archibald Davidson	Durham
	3	*A. G. Bright	Meaford
	4	W. L. Tyson	Clarksburg
	5	W. J. Bellamy	Flesherton
	6	G. W. Collins	Chatsworth
	7	John Taylor	Hanover
	8	Richard L. Stephen	Markdale
Haldimand	1	James McGregor	Caledonia
	2	B. Humphrey	Cayuga
	3	T. Armour	Dunnville
	4	C. E. Bourne	Jarvis
	5	Robert E. Johnson	Canfield R. R. No. 2
Haliburton	1	Geo. A. Rogers	Minden
	2	G. Bemister	Haliburton
	3	A. W. Fleming	Wilberforce
	4	G. D. McKay	Dorset
Halton	1	Wm. Panton	Milton
	2	W. S. Savage	Oakville
	3	J. A. Tracy	Georgetown
	4	Geo. Agnew	Acton
	5	Wm. Fraser	Campbellville
	6	Thos. Cooke	Burlington
Hastings	1	F. M. Clarke	Belleville
	2	W. Greer	St. Ola
	3	L. E. Mills	Shannonville
	4	F. A. Bartlett	Tweed
	5	Thomas G. Clute	Stirling
	6	Dennis Gillen	Madoc
	7	R. M. Jack	Deseronto
	9	C. W. London	Trenton
	10	J. C. Bowen	Marmora
	11	W. J. Douglas	Maynooth
	12	J. McCaw	Bancroft
Huron	1	James Yates	Goderich
	2	J. C. Greig	Seaforth
	3	H. T. Rance	Clinton
	4	S. Wilson	Brussels
	5	R. N. Creech	Exeter
	6	Nat Whyard	Dungannon
	7	Jno. Tippet	Bayfield
	8	J. G. Stewart	Wingham
	9	Thomas Brown	Wroxeter
	10	W. L. Siebert	Zurich
	11	Thos. Trevethick	Crediton
	12	Jos. Stothers	Blyth

*Deputy Clerk

List of Division Court Clerks.—Continued.

County and District.	No. of Division.	Clerk.	Post office address.
Kenora	1	O. Partington.....	Kenora
	2	J. D. Aaron	Wabigoon
	3	J. E. Gibson	Dryden
	4	J. E. Cole.....	Sioux Lookout
Kent	1	W. B. Wells	Chatham
	2	W. E. Bottoms.....	Ridgetown
	3	H. E. Wells	Dresden
	4	J. C. Whittington.....	Blenheim
	5	Charles B. Jackson	Wallaceburg
	6	Jos. Dillon	Bothwell
	7	A. A. Wilson	Tilbury
Lambton.....	1	A. F. Wade	Sarnia
	2	Wm. McLeay	Watford
	3	Jas. McIntyre.....	Florence
	4	Wm. W. Stover.....	Sombra
	5	Thomas L. Jones	Forest
	6	W. C. Tudor	Thedford
	8	W. G. Fraser.....	Petrolea
	9	Richard Code	Alvinston
Lanark	1	R. Jamieson	Perth
	2	Robt. Beatty	Lanark
	3	A. R. G. Peden.....	Carleton Place
	4	R. Craig	Smith's Falls
	5	P. C. Dowdall.....	Almonte
Leeds and Grenville	1	I. J. Mansell.....	Brockville
	2	C. Plumb.....	Prescott
	3	S. McCammon.....	Gananoque
	4	S. H. Guest.....	Kemptville
	5	M. G. Corbett.....	Merrickville
	6	N. L. Phelps	Delta
	7	Jas. Edgar.....	Toledo
	8	Ed. Wright	Newboro'
	9	E. J. Purcell.....	Athens
	10	M. Maguire	Spencerville
	11	John Haley	North Augusta
	12	Charles Tennant	Mallorytown
Lennox and Addington	1	A. Knight.....	Napanee
	2	Fred W. Armstrong	Bath
	3	Joseph B. Allison	Adolphustown
	4	Jno. H. Patterson	Newburgh
	5	Miss B. Cox.....	Enterprise
	6	Robt. Bennett.....	Odessa
	7	James Aylesworth.....	Tamworth
	8	J. M. Dafoe.....	Flinton
	9	C. P. Stein.....	Denbigh
Lincoln.....	1	Samuel Shearer.....	Niagara-on-the-Lake
	2	A. H. Trapnell.....	St. Catharines
	3	J. M. Martin.....	Smithville
	4	W. D. Fairbrother	Beamsville
	5	*Mrs. J. G. Johnson	Grimsby
Manitoulin	1	C. C. Platt.....	Gore Bay
	2	David McGilvery.....	Little Current
	3	.....	Manitowaning

* Deputy Clerk

List of Division Court Clerks.—Continued.

County or District.	No. of Division.	Clerk.	Post office address.
Middlesex	1	Miss C. McIntosh	London
	2	Wm. J. McRoberts	Parkhill
	3	R. H. Collins.....	Lucan
	4	J. H. Matthews	Delaware
	5	Chas. George.....	Glencoe
	6	John H. McIntosh	Strathroy
	7	F. V. Chittick.....	Dorchester Station
	8	Walter R. Westlake....	London, R. R. No. 2
	9	F. H. Whetter.....	London
Muskoka	1	I. B. Aulph	Bracebridge
	2	W. N. Moody.....	Gravenhurst
	3	A. R. Corbett	Huntsville
Nipissing.....	1	Mrs. E. Lefave.....	Sturgeon Falls
	2	C. A. Fink	Mattawa
	3	M. W. Flannery.....	North Bay
	5	.....	Bonfield
Norfolk.....	1	E. E. Collins.....	Simcoe
	2	J. F. McKinnon	Waterford
	3	Hy. McKnight	Teeterville
	4	*Mrs. Arthur Gerhard...	Delhi
	5	M. J. McColl.....	Vittoria
	6	A. P. Barrett	Port Rowan
	7	Watson Park	Fairground
	8	W. F. Tibbetts	Port Dover
Northumberland and Durham	1	John Moorecraft.....	Bowmanville
	2	L. B. Davidson.....	Newcastle
	3	Thos. A. Thompson.....	Port Hope
	4	W. S. Given.....	Millbrook
	5	J. C. Rosevear	Cobourg
	6	E. H. Pratt	Grafton
	7	H. S. Keyes.....	Colborne
	8	B. C. H. Becker.....	Brighton
	9	P. S. Ewing	Warkworth
	10	Wm. Little	Wooler
	11	S. J. Fisher.....	Campbellford
Ontario.....	1	Miss E. L. McDonell....	Whitby
	2	M. Gleeson	Greenwood
	3	J. W. Burnham.....	Port Perry
	4	R. J. Moore.....	Uxbridge
	5	Thos. Foster	Cannington
	6	C. A. Patterson.....	Beaverton
	7	D. Leonard	Atherly
Oxford	1	V. L. Francis	Woodstock
	2	J. D. Cowan.....	Drumbo
	3	E. J. Cody	Embro
	4	M. L. Bushell.....	Norwich
	5	Neil G. Gunn	Ingersoll
	6	John C. Ross.....	Tillsonburg
	7	W. S. Russell.....	Tavistock

* Deputy Clerk.

List of Division Court Clerks.—Continued.

County or District.	No. of Division.	Clerk.	Post office address.
Parry Sound.....	1	W. J. Jones.....	Parry Sound
	2	John Fletcher.....	McKellar
	3	Jno. Knowles	Rosseau
	4	Fred Metcalf.....	Burk's Falls
	5	Harry Snuggs	Magnetawan
	6	*Mrs. T. J. Williams.....	Powassan
	7	John Harper.....	Sundridge
Peel	1	John Clarke	Brampton
	2	J. K. Morley	Cooksville
	3	M. C. Hillock	Caledon
	4	Robt. Watson	Palgrave
Perth	1	D. B. Burritt	Stratford
	2	J. Dougherty.....	Mitchell
	3	Wm. Moyes.....	St. Mary's
	4	Jos. Thompson.....	Shakespeare
	5	Wm. Zimmerman	Milverton
	6	Wm. Bright.....	Listowel
Peterborough	1	J. W. Miller	Peterborough
	2	J. L. Squire.....	Norwood
	3	W. Sherin	Lakefield
	4	Miss A. M. Booth	Apsley
	5	E. Fennell	Havelock
	6	W. D. Edwards.....	Keene
Prescott and Russell	1	E. A. Johnson.....	L'Original
	2	P. S. Paquette	Vankleek Hill
	3	Napoleon Labrosse	St. Eugene
	4	D. M. Viau	Plantagenet
	5	H. B. Cameron.....	Cumberland
	6	A. Carson.....	Russell
	7	J. A. D. Landriault ...	Hawkesbury
	8	A. Groulx	Fournier
	9	F. W. Langrell	Alfred
	10	W. Thevierge	Clarence Creek
	11	Peter Stewart	South Indian
Prince Edward.....	1	Fred Slavin	Picton
	2	J. McQuoid.....	Milford
	3	Charles H. Wright.....	Demorestville
	4	W. H. C. Roblin	Ameliasburg
	5	H. A. Jolley.....	Wellington
	6	C. H. Saylor	Bloomfield
	7	A. S. Burr.....	Consecon
	8	B. E. Harrison.....	Waupoos
Rainy River	1	W. H. Elliott	Fort Frances
	2	A. F. Cameron.....	Emo
	3	D. K. McGregor.....	Rainy River
Renfrew	1	.....	Pembroke
	2	Hugh S. Miller	Beachburg
	3	M. Devine	Renfrew
	4	John R. Tierney	Arnprior
	5	Jno. Chanonhouse , ...	Eganville
	6	J. R. Warren.....	Cobden
	7	P. J. Harrington.....	Killaloe Station

* Deputy Clerk.

List of Division Court Clerks.—Continued.

County or District.	No. of Division	Clerk.	Post office address.
Simcoe	1	Geo. Wilson	Barrie
	2	R. E. Stevenson.....	Bradford
	3	Jos. Wright.....	Beeton
	4	A. M. Knight	Collingwood
	5	T. C. Craig.....	Craighurst
	6	F. Webber.....	Orillia
	7	R. Carter.....	New Lowell
	8	J. E. Addis	Alliston
	9	W. J. Martin.....	Penetanguishene
	10	H. Gover	Coldwater
Stormont, Dundas & Glengarry.....	1	J. A. B. McLennan.....	Williamstown
	2	S. McDonell	Alexandria
	3	G. A. Milden.....	Cornwall
	4	Geo. Sampson.....	Aultsville
	5	Jas. N. Eastman.....	Morrisburg
	6	Jas. Collison	Iroquois
	7	M. J. Cleland.....	South Mountain
	8	J. W. Carr	Finch
	9	J. R. McLeod.....	Dalhousie Station
	10	W. G. Bolster.....	Chesterville
	11	A. O. Miller.....	Avonmore
	12	John D. McIntosh	Dominionville
Sudbury.....	1	J. K. McLennan.....	Sudbury
	2	J. A. Bastien.....	Chelmsford
	3	J. C. McMillan.. ..	Webbwood
	4	S. Soufriere	Warren
	5	W. A. McMitchell.....	Chapleau
Temiskaming	1	Paul A. Cobbold	Haileybury
	2	F. W. Ferguson	Liskeard
	3	Samuel Errett	Englehart
	4	*A. J. Browning	Elk Lake
	5	E. Hill.....	South Porcupine
	6	S. L. Bradley	Cochrane
	7	Jno. Cole	Matheson
Thunder Bay	1	R. E. Mitchell	Port Arthur
	3	G. H. Coo.....	Fort William
Victoria	1	Arch. Campbell	Woodville
	2	J. L. Arnold	Fenelon Falls
	3	G. W. Taylor	Bobcaygeon
	4	W. H. Kennedy.....	Omemee
	5	J. P. Ryley	Lindsay
	6	J. B. Weldon.....	Oakwood
	7	A. C. Graham	Victoria Road
Waterloo	1	Fred. Rohleder.....	Kitchener
	2	W. Heise	Preston
	3	Edward D. Wilkins.....	Galt
	4	F. H. McCallum.....	New Hamburg
	5	C. W. Parsill	Linwood
	6	Wm. H. Winkler	St. Jacob's
	7	A. E. Watson	Ayr

*Deputy Clerk

List of Division Court Clerks.—Concluded.

County or District.	No. of Division.	Clerk.	Post office address.
Welland	1	Geo. Arnold	Welland
	2	Joseph Henderson.....	Marshville
	3	Jos. Clark	Ridgeway
	4	Jos. G. Cadham	Niagara Falls Sth.
	5	D. J. C. Munro.....	Thorold
	6	D. O. Evans.....	Port Colborne
Wellington	1	Thos. J. Day.....	Guelph
	2	Wm. Nicoll.....	Morrison
	3	Robt. Scott	Rockwood
	4	John Brownridge.....	Fergus
	5	A. J. Lindsay	Erin
	6	Henry Clark.....	Elora
	7	John Lunz	Drayton
	8	R. T. Smith	Arthur
	10	C. L. Eady.....	Harriston
	11	J. C. Wilkes	Mount Forest
Wentworth.....	1	C. J. Jones	Hamilton
	2	F. D. Suter	Dundas
	3	J. C. Medlar.....	Waterdown
	4	E. Dayman	Lynden
	5	J. C. Moore	Stoney Creek
	7	G. T. Neale.....	Glanford
	8	Thomas Murphy	Binbrook
	9	C. H. Peebles	Hamilton
York	1	A. McL. Howard	Toronto
	2	Robert J. Corson	Markham
	3	Thos. F. McMahon.....	Richmond Hill
	4	K. N. Robertson.....	Newmarket
	5	F. G. Tremayne.....	Sutton West
	6	W. H. Taylor	Aurora
	7	E. W. Brown	Woodbridge
	8	John Hamshaw.....	West Toronto
	9	J. H. Richardson	West Hill
	10	E. H. Duggan.....	Toronto

TABLE C.

List of Division Court Bailiffs, their Post Office Address, the County or District and Number of Division in which their Courts are situated, for the Province of Ontario, up to 31st December, 1917, inclusive. (Lists corrected up to date of printing.)

County or District.	No. of Division.	Bailiff.	Post office address.
Algoma	1	T. J. Bowers.....	Sault Ste. Marie
	2	O. A. Willoughby.....	Bruce Mines.
	3	Neil Curry	Thessalon
	6	A. Kitchen.....	Carterton, St. Jos. Is.
	7	Robt. George.....	Blind River
Brant	1	Jno. M. Dyckman.....	Brantford
	2	J. W. Fasken	Paris
	3	J. H. Cornell.....	St. George
	4	Wm. Johnston.....	Burford
	5	J. R. Smith	Scotland
Bruce	1	Ezra Briggs	Walkerton
	2	Jas. Donaghy	Teeswater
	3	George G. Collins.....	Kincardine
	4	Alex. Fraser.....	Paisley
	5	R. Fenton.....	Port Elgin
	6	.....	Tiverton
	7	Robt. Mill	Tara
	8	J. Hunt.....	Warton
	9	.....	Ripley
	10	A. C. Bridge	Lion's Head
	11	.....	Lucknow
	12	Jno. Beatty.....	Chesley
Carleton.....	1 {	E. Lavoie.....	Ottawa
		E. T. Van Nierop.....	Ottawa
	2	Jos. Binnington	Stapleton
	3	Wm. Falls	Carp
	4	F. Johnson.....	Galetta
	5	Wesley Hicks.....	Kars
	6	J. H. Craig	Metcalfe
Dufferin.....	7	A. Wilson.....	Ottawa
	1	Jos. Hughes.....	Orangeville
	2	John Reburn	Shelburne
	3	Jno. Armstrong	Earnscliffe
	4	Jos. Hughes.....	Orangeville
Elgin	5	J. I. Buchanan	Grand Valley
	1	D. T. Augustine	Aylmer
	2	Geo. Smiley.....	St. Thomas
	3	Geo. Smiley.....	St. Thomas
	4	A. J. Branton	Dutton

List of Division Court Bailiffs, etc.—Continued.

County or District.	No. of Division.	Bailiff.	Post office address.
Essex.....	1	Alois Master	Sandwich
	2	S. Reneau.....	Amherstburg
	3	J. H. Clark	Kingsville
	4	T. R. Quick.....	Harrow
	5	Wm. Roach	Leamington
	6	.....	Belle River
	7	F. St. Louis....	Windsor
	8	James Johnston	Essex
	9	Leon Souchereau	Stoney Point
	10	.....	Pelee
Frontenac	1	Chas. G. Clarke	Kingston
	2	.....	Cataraqui
	3	P. J. Trousdale.....	Sydenham
	4	E. A. Tallen....	Verona
	5	E. F. Dennee	Inverary
	6	W. Thomlison.....	Sharbot Lake
	7	John E. Hays.....	Arden
Grey	1	Robt. Taylor.....	Owen Sound
	2	Wm. Sharp.....	Durham
	3	W. H. Arthur	Meaford
	4	Geo. Mitchell.....	Clarksburg
	5	John Wright, Jr.....	Flesherton
	6	James Dudgeon.....	Chatsworth
	7	F. Heimbecker.....	Hanover
	8	Wm. Hutchinson.....	Markdale
Haldimand	1	James Thorburn.....	Caledonia
	2	L. Young.....	Cayuga
	3	Wm. McIndoe.....	Dunnville
	4	Geo. A. Irwin	Jarvis
	5	Harvey Ricker.....	Canboro
Haliburton	1	W. G. Archer	Minden
	2	.....	Haliburton
	3	J. M. Pickens	Ursa
	4	.....	Dorset
Halton	1	E. G. Paige	Milton
	2	.....	Oakville
	3	Wm. Ward	Georgetown
	4	John Lawson.....	Acton
	5	.....	Campbellville
	6	A. Cartwright.....	Burlington
Hastings	1 {	Joshua Duffin.....	Belleville
	2 {	Louis Soule	Belleville
	3	Robt. Casement	St. Ola
	4	.....	Shannonville
	5	J. E. Johnston.....	Tweed
	6	Jas. Tanner.....	Stirling
	7	C. St. Charles.....	Madoc
	8	.....	Deseronto
	9	H. Mumford.....	Trenton
	10	O. R. Jones	Marmora
	11	John Perry.....	Maynooth
	12	R. Robinson.....	Bancroft

List of Division Court Bailiffs, etc.—Continued.

County or District.	No. of Division.	Bailiff.	Post office address.
Huron.....	1	W. T. Moore.....	Goderich.
	2	Fred Welsh.....	Seaforth.
	3	Robt. Welsh.....	Clinton.
	4	Jno. Long.....	Brussels.
	5	C. S. Sanders.....	Exeter.
	6	James Mallough.....	Dungannon.
	7	Thomas W. Cameron....	Bayfield.
	8	G. A. Phippen.....	Wingham.
	9	John Brethauer.....	Wroxeter.
	10	C. Eilber.....	Zurich.
	11	Eli Lawson.....	Crediton.
	12	Richard Somers.....	Blyth.
Kenora.....	1	H. C. King.....	Kenora.
	2	H. Wright.....	Wabigoon.
	3	Charles Merrill.....	Dryden.
	4	G. H. Fanning.....	Sioux Lookout
Kent.....	1 {	Charles J. Moore.....	Chatham.
		A. Wells.....	Chatham.
	2	J. N. Wilson.....	Ridgetown.
	3	A. Woods.....	Dresden.
	4	H. B. Marshall.....	Blenheim.
	5	Nelson Seed.....	Wallaceburg.
	6	John Eachran.....	Thamesville
Lambton.....	7	Isaac Cowan.....	Tilbury
	1	Rich. Macdonald.....	Sarnia.
	2	J. F. Elliott.....	Watford
	3	Wm. Lindsay.....	Florence.
	4	N. Cornwall.....	Sombra.
	5	Joseph Burney.....	Forest.
	6	Jno. Patching.....	Thedford.
	8	.....	Petrolea.
	9	Jno. A. Cummings.....	Alvinston.
Lanark.....	1 {	P. J. Lee.....	Perth.
		Robt. Burris.....	Perth.
	2	Jas. Darou.....	Lanark.
	3	H. Wilson.....	Carleton Place.
	4	G. W. Patterson.....	Smith's Falls.
Leeds and Grenville.....	5	F. Coulter.....	Almonte.
	1 {	Ed. Young.....	Brockville.
		R. Stratton.....	Brockville.
	2	E. B. Rickey.....	Prescott.
	3	Thos. Baker.....	Gananoque.
	4	Michael Sweeney.....	Kemptville.
	5	Jno. Wilson.....	Merrickville.
	6	J. W. Russell.....	Delta.
	7	W. G. Richards.....	Frankville.
	8 {	E. J. Leech.....	Newboro.
		J. Steele.....	Westport.
	9	H. C. Phillips.....	Athens.
	10	Jas. P. Lawrence.....	Spencerville
	11	W. H. Love.....	North Augusta
	12	W. J. Mallory.....	Mallorytown.

List of Division Court Bailiffs, etc.—Continued.

County or District.	No. of Division.	Bailiff.	Post office address.
Lennox and Addington	1	Geo. Greer.....	Napanee
	2	H. A. Lewis.....	Bath
	3	R. H. Hawley	Dorland
	4	.....	Newburgh
	5	H. W. Wager.....	Enterprise
	6	Geo. Watts	Odessa
	7	P. F. Carscallen.....	Tamworth
	8	Geo. Sedore.....	Flinton
	9	A. Crankshaw ..	Denbigh
Lincoln.....	1	E. W. Anderson	Niagara-on-the-Lake
	2	Frank Secord	St. Catharines
	3	A. D. Lacey.....	Smithville
	4	Jos. Grobb	Beamsville
	5	H. C. Kelson.....	Grimsby
Manitoulin	1	Thos. Griffith.....	Gore Bay
	2	John Ramesbottom	Little Current
	3	D. Payette.....	Tehkummah.
Middlesex	1	R. Annett	London
	2	J. Hall	Parkill
	3	Chas. Sproal.....	Lucan
	4	Henry Eldidge	Delaware
	5	James Poole	Glencoe
	6	T. F. Hawkin.....	Strathroy
	7	Geo. Chittick	Dorchester Station
	8	.....	R.R. No. 5, London
	9	A. H. Yerex.....	London
Muskoka	1 {	F. K. Sander.....	Bracebridge
		W. E. Massey.....	Port Carling
	2	Chas. Richardson	Gravenhurst
	3	H. G. Harper	Huntsville
Nipissing	1	H. Kinch	Sturgeon Falls
	2 {	Aime Jodouin.....	Mattawa
		B. Kiryon.....	Whitney
	3	J. W. Sewell	North Bay
	5	.....	Bonfield
Norfolk	1	L. H. Barber	Simcoe
	2	M. L. Boughner	Waterford
	3	J. H. Boyce	Venessa, R. R. No. 3
	4	W. J. Herron.....	Courtland
	5	Chas. A. Dunkin	Vittoria
	6	Plewis Pierce.	Port Rowan
	7	R. Scruton	Kinglake
	8	G. F. Holden.....	Port Dover
Northumberland and Durham.....	1	M. Munday	Bowmanville
	2	Jas. Coleman.....	Newcastle
	3	W. J. Harcourt.....	Port Hope
	4	George Wallace	Millbrook
	5	S. B. Minifie.....	Cobourg, R. R. No. 4
	6	A. C. Henan	Grafton
	7	Wm. Usher	Colborne
	8	Jno. A. Marshall	Brighton
	9	William Love.....	Warkworth
	10	F. Ellis.....	Wooler
	11	G. McComb	Campbellford

List of Division Court Bailiffs, etc.—Continued.

County or District.	No. of Division.	Bailiff.	Post office address.
Ontario.....	1	F. Rogers.....	Brooklyn
	2	S. H. Stevenson.....	Brougham
	3	Jos. Baird	Manchester
	4	J. Steiner.....	Uxbridge
	5	Lachlin McBain.....	Cannington
	6	Wm. Dobson	Beaverton
	7	Geo. Elliott.....	Brechin
Oxford	1	Benj. Hobson.....	Woodstock
	2	A. W. Burgess	Drumbo
	3	J. A. McKay.....	Embro
	4	Arthur Catton	Norwich
	5	John Haycock	Ingersoll
	6	E. A. Ellis.....	Tillsonburg
	7	Jos. Dewal.....	Tavistock
Parry Sound	1	J. F. Fenton.....	Parry Sound
	2	.....	McKellar
	3	Wm. Atkinson	Rosseau
	4	H. Stewart	Burk's Falls
	5	S. Walton	Magnetawan
	6	Jno. Lang	Powassan
	7	Jno. Willoughby	Sundridge
Peel	1	C. W. Norton.....	Brampton
	2	Wm. H. Rutledge	Cooksville
	3	D. McArthur.....	Caledon
	4	Thos. Barons	Bolton
Perth.....	1	D. W. Forbes	Stratford
	2	John Coppin	Mitchell
	3	Wm. Billings	St. Mary's
	4	Jno. S. Gabel.....	Shakespeare
	5	Chas. Welker	Milverton
	6	R. Woods.....	Listowel
Peterborough....	1	Harold Laplante	Peterborough
	2	F. J. Stewart	Norwood
	3	*W. J. Hendron	Lakefield
	4	.....	Apsley
	5	F. McAdams	Havelock
	6	.....	Keene
Prescott and Russell.	1	S. W. Wright	L'Orignal
	2	S. Duchesneau.....	Vankleek
	3	E. Labrosse.....	St. Eugene
	4	J. A. Therrien.....	Curran
	5	.....	Cumberland
	6	Thos. Yonge	Russell
	7	D. Millette	Hawkesbury.
	8	Ira Gates.....	Fournier
	9	H. Larocque.....	Alfred
	10 {	John A. Dent.....	Rockland
		Moise Laviolette	Clarence Creek
	11	A. L. Macdonald	South Indian

*Deputy Bailiff

List of Division Court Bailiffs, etc.—Continued.

County or District.	No. of Division.	Bailiff.	Post office address.
Prince Edward.....	1	D. Hoover.....	Picton
	2	G. N. Ostrander.....	Milford
	3	George Farrell.	Demorestville
	4	.....	Ameliasburg
	5	Niles Searls.....	Wellington
	6	J. W. Branscombe.....	Bloomfield
	7	Herman W. Weeks.....	Consecon
	8	E. A. Williams.....	Waupoos
Rainy River	1	J. B. Moshier.....	Fort Frances
	2	.....	Emo
	3	.....	Rainy River
Renfrew	1	Geo. McDonald.....	Pembroke
	2	.....	Beachburg
	3	C. Miller	Renfrew
	4	John Warnock, jr.	Arnprior
	5	Wm. Luloff	Eganville
	6	E. Olmstead	Cobden
	7	W. L. Brisco.....	Killaloe Sta.
Simcoe.....	1	John Weymouth.....	Barrie
	2	W. Simpkin	Bradford
	3	D. W. Watson	Beaton
	4	R. Moulding.....	Collingwood
	5	Ed. Corlett	Hillsdale
	6	.....	Orillia
	7	Wm. Switzer	New Lowell
	8	John R. Arnold	Alliston
	9	Ed. E. J. Hewson.....	Penetanguishene
	10	G. A. Abbott.....	Coldwater
Stormont, Dundas and Glengarry	1	John Burgess.....	Williamstown
	2	Jas. Kerr	Alexandria
	3	W. S. Smith	Cornwall
	4	J. P. Ferguson	Farran's Pt.
	5	Jacob Hopper	Morrisburg
	6	C. Larabee.....	Iroquois
	7	E. Bush.....	Hallville
	8	A. McIntosh	Finch
	9	Jno. Uren.....	Bainsville
	10	J. W. Bogart.....	Moerwood
	11	Chas. W. Kahala	Avonmore
	12	Donald J. Robertson....	Maxville
Sudbury.....	1	C. Gravelle.....	Sudbury
	2	L. J. Groulx.....	Chelmsford
	3	Jno. E. McLandress	Webbwood
	4	O. Sequin.....	Warren
	5	*E. McCullagh.....	Chapleau
Temiskaming.....	1	*H. E. Blackwell.....	Haileybury
	2	J. H. Brown.....	New Liskeard
	3	William McPherson	Englehart
	4	*C. McKenzie	Elk Lake
	5	H. Warren.....	South Porcupine
	6	R. Williams.....	Cochrane
	7	J. Henderson.....	Matheson

*Deputy Bailiff

List of Division Court Bailiffs, etc.—Concluded.

County and District.	No. of Division.	Bailiff.	Post office address.
Thunder Bay	1 {	W. H. Nelson	Port Arthur
		A. Linsdell	Schreiber
	3	.....	Nipigon
		H. Johnston	Fort William
Victoria	1	S. Dumond	Woodville
	2	H. W. Hearn	Fenelon Falls
	3	N. Garlick	Bobcaygeon
	4	W. R. McQuade	Omeme
	5	J. W. Wallace	Lindsay
	6	Wm. J. McCullough	Oakwood
	7	.....	Kirkfield
Waterloo	1	A. A. Moyer	Kitchener
	2	W. A. Bolduc	Preston
	3	Levi Bawtinheimer	Galt
	4	E. Scherer	New Hamburg
	5	H. Holle	Hawkesville
	6	H. Holle	Hawkesville
	7	.....	Ayr
Welland	1	J. C. Nixon	Welland
	2	Jno. Haymes	Marshville
	3	Jno. R. Huffman	Ridgeway
	4	S. B. Bedell	Niagara Falls
	5	.....	Thorold
	6	J. A. Crysler	Port Colborne
Wellington....	1 {	Jno. Ogg	Guelph
		Wm. Young	Guelph
	2	Jno. Ogg	Guelph
	3	.....	Eramosa
	4	.....	Fergus
	5	D. Doherty	Erin
	6	J. W. Love	Elora
	7	Wm. Richards	Drayton
	8	R. Stirling	Arthur
	10	Ed. Johnson	Clifford
	11	Thos. Ryan	Mount Forest
Wentworth	1	Jas. Bryers	Hamilton
	2	.....	Dundas
	3	.....	Waterdown
	4	.....	Troy
	5	.....	Stoney Creek
	7	Jas. Thompson	Binbrook
	8	Jas. Thompson	Binbrook
	9	J. A. Atkinson	Hamilton
York	1	Chas. Synge	Toronto
	2	R. Welsh	Markham
	3	Geo. Thompson	Richmond Hill
	4	A. E. Widdifield	Newmarket
	5	T. A. Sheppard	Sutton
	6	W. H. Machell	Aurora
	7	Thos. Rowntree	Woodbridge
	8	D. W. Procter	West Toronto
	9	*Wm. Heron	West Hill
	10	Frank Woods	Toronto

*Deputy Bailiff

TABLE D.

DIVISION COURTS, LIMITS OF THE RESPECTIVE DIVISIONS IN
THE PROVINCE OF ONTARIO, AND JUDICIAL
OFFICERS.

ALGOMA.

F. Stone, Judge, Sault Ste. Marie.

Hall, J.J., Sault Ste. Marie.

G. W. Goodwin, Crown Attorney and C.P., Sault Ste. Marie.

1.—Bounded west by Thunder Bay District, 85th parallel of west longitude and east by Bar River, including all the islands in front.

2.—Bounded west by Bar River and east by the westerly boundary of the Townships of Thessalon, Kirkwood, Bridgeland, Houghton and Otter, and by said boundary line of the said last five-named townships produced northerly.

3.—Bounded west by the westerly boundary of the Townships of Thessalon, Kirkwood, Bridgeland, Houghton and Otter, and the boundary line of the last named five townships produced northerly to the northern boundary of the District, and on the east by a line produced northerly between the Townships of Bright and Thompson to the northern boundary of the District of Algoma.

6.—Consisting of St. Joseph's Island.

7.—All the Territory of the District of Algoma lying east of the eastern boundary of the Third Division including the Village of Cutler and Johns Island.

BRANT.

A. D. Hardy, Judge, Brantford.

A. J. Wilkes, C.C.A. and C.P., Brantford.

1.—The City of Brantford and that part of the Township of Brantford not included in the other divisions hereinafter described. The Townships of Onondaga and Tuscarora and that part of the Township of Brantford lying south of the main road from Brantford to Hamilton and east of Fairchild's Creek.

2.—The Town of Paris and that part of South Dumfries west of the line between lots 18 and 19, and that part of the first concession of the Township of Brantford lying west of a continuation of the last-mentioned line.

3.—The remainder of the Township of South Dumfries, and of the first concession of the Township of Brantford.

4.—The ten northern concessions of the Township of Burford, and all that part of the 2nd, 3rd, 4th and 5th concessions of the Township of Brantford, west of the line between lots numbers 10 and 11, and that portion of the Kerr tract west of the continuation of the last-mentioned line.

5.—The Township of Oakland, the four southern concessions of the Township of Burford and lots numbers 1 to 5, inclusive, in the ranges east and west of the Mount Pleasant Road, in the Township of Brantford, adjoining the Township of Oakland.

BRUCE.

A. B. Klein, Judge, Walkerton.

A. M. Greig, J.J., Walkerton.

Thomas Dixon, C.C.A. and C.P., Walkerton.

1.—The Town of Walkerton and the Township of Carriek and the Township of Brant, south of the 12th concession, in the lots up to No. 26, and south of the 10th concession, in lots 26 to 34 inclusive.

2.—The Village of Teeswater, the Townships of Culross and Greenock south of the 12th concession.

3.—The Town of Kincardine, the Township of Kincardine, lying south of the 10th concession.

4.—The Village of Paisley, and that part of the Township of Brant lying north of the 11th concession and west of lot 26. That part of Greenock lying north of concession 11; lots 26 to 35, inclusive, in the 8th, 9th, 10th, 11th, 12th, 13th and 14th concessions of the Township of Bruce; and Saugeen, east of a line between lots 28 and 29, and south of the proportion of the town line between Arran and Elderslie to the Saugeen River. All Elderslie lying west of the 25th side line and south of the 12th concession. And also that part lying north of concession 11 and west of lot 17.

5.—All of the Township of Amabel lying north of the 10th concession, Port Elgin and Southampton, and all Saugeen not in No. 4, Arran, west of the line between lots 10 and 11, north of Arran Lake and its outlet, and Amabel, south of concession 11, and west of concession C, and concessions 8, 9 and 10.

6.—The Village of Tiverton and all the Township of Bruce, except that part included in No. 4, and all Kincardine north of the 9th concession.

7.—Tara and all Arran, not in No. 5, and all Elderslie, not in Nos. 4 and 12, and Amabel, south of the 8th concession and east of concession lettered C.

8.—The Town of Wiarton, the Township of Albemarle and that part of Amabel not in Nos. 5 and 7.

9.—The Township of Huron.

10.—The Townships of Eastnor, Lindsay, and St. Edmunds.

11.—Lucknow and the Township of Kinloss.

12.—Chesley and those parts of Brant and Elderslie not included in Nos. 1, 4 and 7.

CARLETON.

D. B. McTavish, Judge, Ottawa.

R. D. Gunn, J.J., Ottawa.

J. A. Ritchie, C.C.A. and C.P., Ottawa.

1.—Comprising all the City of Ottawa and the Township of Gloucester, to lot 15, inclusive, Rideau Front, and concessions 1 and 6, inclusive, Ottawa Front and the islands in the Ottawa River opposite thereto.

2.—The Township of Goulburn, the 8th, 9th, and 10th concessions of the Township of Marlborough, all the Township of Nepean south of the River Goodwood, and the 4th, 5th, and 6th concessions thereof north of the same river to the boundary line between lots 20 and 21 in the last-mentioned concession.

3.—The Township of Huntley and the Township of March, except lots 1 to 5, inclusive, in concession 1, 2, 3 and 4 thereof.

4.—The Townships of Fitzroy and Torbolton.

5.—The Township of North Gower, Long Island in the Rideau River, and 1st, 2nd, 3rd, 4th, 5th, 6th and 7th concessions of Marlborough.

6.—The Township of Osgoode, the 6th, 7th, and 8th concessions Ottawa Front, and from lots 16 to 30, inclusive, of Rideau Front of the Township of Gloucester.

7.—The Township of Nepean, except the City of Ottawa, and part of the said Township lying south of the River Goodwood and concessions 4, 5 and 6, north of the River Goodwood to the boundary between lots 20 and 21 in the said last-mentioned concessions, and including also lots 1 to 5, inclusive, in concession 1, 2, 3 and 4, in the Township of March.

DUFFERIN.

W. G. Fisher, Judge, Orangeville.

J. L. Island, C.C.A. and C.P., Orangeville.

1.—The Town of Orangeville, the Township of East Garafraxa and all that portion of the Township of Amaranth lying south of the southern boundary of lot No. 26, in each concession in the Township of Amaranth.

2.—The Village of Shelburne, the Township of Melancthon, and all that portion of the Township of Amaranth lying north of the southern boundary of lot number 26, in each concession of the Township of Amaranth.

3.—The Township of Mulmur.

4.—The Township of Mono.

5.—The Township of East Luther.

ELGIN.

C. W. Colter, Judge, St. Thomas.

C. O. Z. Ermatinger, J.J., St. Thomas.

A. McCrimmon, C.C.A. and C.P., St. Thomas.

1.—The Townships of Bayham, Malahide and South Dorchester.

2.—The Townships of Southwold and Yarmouth (except the City of St. Thomas).

3.—The City of St. Thomas.

4.—The Townships of Aldborough and Dunwich.

ESSEX.

J. O. Dromgole, Judge, Sandwich.

G. Smith, J.J., Sandwich.

J. H. Rodd, C.C.A. and C.P., Windsor.

1.—Town of Sandwich and Township of West Sandwich.

2.—Town of Amherstburg and the Townships of Malden and Anderdon.

3.—The Village of Kingsville, and all that part of the Township of Gosfield not included in Division No. 8.

4.—The Township of Colchester South, and all Colchester North, south of the 9th concession, exclusive of the said concession, and the lots on both sides of Malden Road.

5.—Township of Mersea and Village of Leamington.

6.—The Township of Rochester, the Village of Belle River, the first concession of the Township of Maidstone, and all north of the Malden Road in the said Township of Maidstone.

7.—Town of Windsor, the Town of Walkerville, and all of Sandwich East, north of the Talbot Street range.

8.—The Town of Essex, and all of the Township of Maidstone lying west of the first concession and south of the Malden Road; so much of Sandwich East as is south of Talbot Street, including the lots on both sides of said street to Nos. 306 and 307; all of Colchester north of the 9th concession, including said concession and lots on both sides of Malden Road, and all that part of Gosfield lying north of concession 6, and extending as far east from the limits between Gosfield and Colchester as lots No. 12, including such lot in each concession north of concession 6, inclusive.

9.—The Townships of Tilbury West and Tilbury North.

10.—The Township of Pelee.

FRONTENAC.

H. A. Lavell, Judge, Kingston.

J. L. Whiting, C.C.A. and C.P., Kingston.

1.—City of Kingston, Township of Garden Island, Wolfe Island, Howe Island, and concessions 1, 2, 3 and 4 of the Township of Pittsburg.

2.—Cataraqui, the Township of Kingston and the Village of Portsmouth.

3.—Loughboro', the Townships of Loughboro' and Bedford.

4.—Verona, Townships of Portland and Hinchinbrooke.

5.—Sudbury, the Township of Storrington and that part of the Township of Pittsburg not included in division No. 1.

6.—The Townships of Olden, Oso, Barrie, Clarendon, Palmerston, Miller, Canonto, and South Canonto.

7.—The Township of Kennebec.

GREY.

C. T. Sutherland, Judge, Owen Sound.

C. H. Widdifield, J.J., Owen Sound.

T. H. Dyre, C.C.A. and C.P., Owen Sound.

1.—The Town of Owen Sound, the Village of Brooke and the Townships of Derby, Keppel, Sarawak and Sydenham.

2.—The Town of Durham, the Township of Egremont, and those portions of the Townships of Bentinck, Normanby and Glenelg as follows:—That part of the Township of Bentinck lying east of the line between lots 30 and 31 in the 1st, 2nd and 3rd concessions south of the Durham Road, and in concessions 1, 2 and 3 north of the Durham Road, and east of the line between lots 15 and 16 in concessions 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14 and 15 thereof. That part of the Township of Normanby lying east of the line between lots 20 and 21, in the 4th, 5th, 6th, 7th, 8th, 9th, 10th, 11th, 12th, 13th, 14th, 15th, 16th, 17th and 18th concessions, and all of the Township of Glenelg, excepting that portion lying east of the line between lots 10 and 11 in the 7th, 8th, 9th, 10th, 11th, 12th, 13th, 14th and 15th concessions thereof.

3.—The Town of Meaford, the Township of St. Vincent, and that part of the Township of Euphrasia, lying west of the line between the 6th and 7th concessions and north of the line between lots 15 and 16.

4.—The Township of Collingwood and the east half of the Township of Euphrasia, excepting that part thereof lying between the 4th and 5th concessions and south of the lots between 12 and 13, and east half of the Township of Osprey.

5.—The Township of Proton, the west half of the Township of Osprey, and those parts of the Township of Artemesia consisting of the ranges of lots lying parallel to the Toronto and Sydenham Road, and south of the line between lots 130 and 131, and concessions 1, 2 and 3 south of the Durham Road, and 1, 2, 3, 4, 5 and 6 north of the said Durham Road, and those portions of concessions 7, 8 and 9 lying east of the ranges of lots parallel with the Toronto and Sydenham Road, and those portions of concessions 10, 11, 12, 13 and 14 lying east of the line between lots 30 and 31.

6.—The Township of Sullivan and the Township of Holland, excepting those portions of concessions 9, 10, 11 and 12 lying south of the line between lots 15 and 16, and those portions of concessions 7 and 8 west of the ranges of lots lying parallel with the Toronto and Sydenham Road, and the ranges of lots lying parallel with the Toronto and Sydenham Road and south of the line between lots 50 and 51.

7.—All the lots from 1 to 30, inclusive, in the three concessions south and the three concessions north of the Durham Road in the said Township of Bentinck, and all the lots from 1 to 15, inclusive, in the 12th concession, from the 4th to the 15th concessions, inclusive, of the said Township of Bentinck, and all the lots from 1 to 20, inclusive, in all the concessions from 4 to 18, inclusive, in the Township of Normanby aforesaid.

8.—All the lots from 51 to 130, inclusive, in all the concessions parallel to and being northeast and southwest of the Toronto and Sydenham Road, in the Townships of Artemesia, Glenelg and Holland aforesaid; all lots to the westward of the dividing line between lots 30 and 31, in all the concessions from 10 to 14, inclusive, and all the lots from 1 to 5 in the 7th, 8th and 9th concessions, inclusive, which lie to the southwest of the third concession, southwest of the said Toronto and Sydenham Road, in the said Township of Artemesia; all the lots from 1 to 15, inclusive, in concessions 5 and 6, and all the lots from 1 to 15, inclusive, in the concessions from 7 to 12, inclusive, in the Township of Euphrasia; all lots south of the allowance for road between lots 15 and 16, in the 9th, 10th, 11th and 12th concessions, and from lots 25 to 30, inclusive, on the 7th concession, and lots 28, 29, and 30 in the 8th concession of the said Township of Holland; and all the lots lying east of allowance for road between lots 10 and 11 in all the concessions from 7 to 15, inclusive, in the Township of Glenelg.

HALDIMAND.

G. H. Hopkins, Judge, Cayuga.

Harrison Arrell, C.C.A. and C.P., Cayuga.

1.—Comprising the Township of Seneca, except the first and second **concessions**, the Young Tract, and the property of the late Richard Martin and the late Robert Weir; all of the Township of Oneida, except the first range north of the Cayuga line, the Dennis Tract, and the lots southerly of the said tract, and the Village of Caledonia.

2.—Comprising the Township of North Cayuga, except that portion thereof lying northeast of the side line between lots 12 and 13, and 1st and 2nd concessions of the Township of Seneca, except that portion thereof lying northeast of the side line between lots 12 and 13, the Young Tract, and the lands of the late Robert Weir and Richard Martin, Esquires, in the said Township of Seneca, the first range of Oneida north of the Cayuga line, also the Dennis Tract and river lots lying south, and the Townships of Rainham and South Cayuga.

3.—Comprising the Townships of Moulton, Sherbrooke and Dunn, and the Town of Dunnville.

4.—Comprising the Township of Walpole, and the Village of Hagersville.

5.—Comprising the Township of Canboro', that portion of North Cayuga lying east of the side line between lots 12 and 13, and those parts of the 1st and 2nd concessions of the Township of Seneca lying northeast of the side line between lots 12 and 13.

COUNTY OF HALIBURTON.

(Annexed to Victoria for Judicial Purposes.)

W. D. Swayze, Judge, Lindsay.

H. McMillan, J.J.

T. H. Stinson, C.P. and C.C.A., Lindsay.

1.—The Townships of Glamorgan and Snowden, except that portion of both included in the third division, and all of the Townships of Snowden, Lutterworth, Minden, Anson, Stanhope, Hindon.

2.—The Townships of Dysart, Guilford, Harburn, Dudley, Harcourt and Bruton, and that portion of Monmouth not included in the third division.

3.—All the rest of the territory comprising Township of Monmouth (except lots 1 and 19, inclusive) in 13th, 14th, 15th, 16th and 17th concessions; the south 12 concessions of the Township of Glamorgan, and from lot 21, inclusive, to the eastern boundary in the south six concessions of Snowden.

4.—The Townships of Shelbourne, McClintock, Livingstone, Lawrence, Nightingale, Havelock, Eyre and Clyde.

HALTON.

J. W. Elliott, Judge, Milton.

W. I. Dick, C.C.A. and C.P., Milton.

1.—All the territory comprised in the new survey of the Township of Trafalgar, and the first ten lots in concessions 1, 2, 3, 4, 5 and 6 in the Township of Esquesing, and the first five lots in concessions 7, 8, 9, 10 and 11 in the said township.

2.—That part of the Township of Trafalgar known as the Old Survey.

3.—All the rest of the territory comprised in concessions 8, 9, 10 and 11 in the Township of Esquesing not comprised in the first division.

4.—All the rest of the territory comprised in concessions 1, 2, 3, 4, 5 and 6, Township of Esquesing.

5.—The Township of Nassagaweya.

6.—The Township of Nelson.

HASTINGS.

G. E. Deroche, Judge, Belleville.

J. F. Wills, J.J., Belleville.

Wm. Carnew, C.C.A. and C.P., Belleville.

1.—The City of Belleville and the Township of Thurlow; also all that portion of the Township of Sidney lying south of the 8th concession and east of the line between lots 18 and 19.

2.—The Townships of Wollaston, Limerick and Cashel, and the six northerly concessions of the Townships of Tudor and Grimsthorpe, and all those parts of the Township of Lake, in all the concessions thereof lying north of lots 21 in said concessions, all in the County of Hastings.

3.—The Township of Tyendinaga, except that part called Deseronto.

4.—The Township of Hungerford.

5.—All that part of the Township of Sidney which lies to the north of the 7th concession, and all that part of the Township of Rawdon which lies to the south of the 9th concession, and that part of the Township of Huntingdon south of the 6th concession.

6.—The Township and Village of Madoc, the Township of Elzevir and all that part of the Township of Huntingdon north of the 5th concession, and all of the Townships of Tudor and Grimsthorpe, except the northerly six concessions of each of the said townships.

7.—The Village of Deseronto.

9.—The Town of Trenton, and all that part of the Township of Sidney lying south of the 8th concession and west of the line between lots 18 and 19.

10.—The Township of Marmora, that part of the Township of Lake lying south of lots 22 in all the concessions thereof, and all that part of the Township of Rawdon which lies north of the 8th concession thereof.

11.—The Townships of Herschell, Monteagle, Carlow, Bangor, Wicklow and McClure.

12.—The Townships of Faraday, Dungannon and Mayo, and the Village of Bancroft.

HURON.

L. H. Dickson, Judge, Goderich.

E. N. Lewis, J.J., Goderich.

Chas. Seager, C.C.A. and C.P., Goderich.

1.—Comprising the Town of Goderich, that part of the Township of Goderich to the north of the Cut Line and the Huron Road until the same meets the road allowance between the 13th and 14th concessions, then back along the Huron Road to its junction with the Cut Line, then west by the road allowance between concessions 11 and 12 to the River Maitland, then along the River Maitland to Goderich, together with the Township of Colborne.

2.—Comprising the Township of McKillop, the Town of Seaforth, and all that portion of the Township of Tuckersmith not included in the third division.

3.—Comprising all that portion of the Township of Hullett south of the blind line between the 7th and 8th concessions, of the Township of Hullett, that part of the Township of Goderich not included in Nos. 1 and 7, 1st, 2nd, 3rd and 4th concessions, Township of Stanley 1st and 2nd concessions, Township of Tuckersmith, L.R.S., north of lot 15, and that portion west of side road between lots 25 and 26, H.R.S., and Town of Clinton.

4.—Comprising the Township of Grey, all of the Township of Morris east of side road between lots Nos. 10 and 11 (which is not included in No. 12) and the Village of Brussels.

5.—Comprising the Townships of Usborne and the Village of Exeter.

6.—Comprising the Townships of Ashfield and all West Wawanosh, except that portion east of Maitland River.

7.—Comprising the Township of Goderich, south of Cut Line and Huron Road until the same joins the road between the 12th and 14th concessions of the Township of Goderich; thence along the said concessions until the same joins the River Bayfield, all Stanley not included in No. 3 and the Village of Bayfield.

8.—Comprising the Village of Wingham, the Township of Turnbury, all that part of East Wawanosh not included in No. 12, and all of the Township of Morris not included in Nos. 4 and 12.

9.—Comprising the Township of Howick and the Village of Wroxeter.

10.—Comprising the Township of Hay.

11.—Comprising the Township of Stephen.

12.—Commencing at the northeast angle of the Township of Hullett, thence southerly along the easterly boundary of the said Township of Hullett to the blind line between the 7th and 8th concessions of said township, thence westerly along said line to the western boundary of the township, thence northerly along the westerly boundary of the township to the Maitland River at the southeastern corner of the Maitland Block, thence along the said river northerly till the western boundary of East Wawanosh is reached, thence northerly along said westerly boundary to the road running between the 6th and 7th concessions of said Township of East Wawanosh, thence easterly along said road to the easterly limit of said township, thence northerly along the gravel road to the road running between the 5th and 6th concessions of the Township of Morris, thence easterly along said road to the line between lots 10 and 11, thence southerly along said line between the 6th and 7th concessions, thence easterly along said line to the line between lots 15 and 19, thence southerly to the boundary line between the Townships of Morris and Hullett, thence easterly to the place of beginning, including the Village of Blyth.

DISTRICT OF KENORA.

T. W. Chapple, Judge, Kenora.

J. F. MacGillivray, C. Atty. and C.P., Kenora.

1.—Comprising all the portion of the said District of Kenora lying west of the Seventh Meridian Line, including the Towns of Kenora and Keewatin.

2.—Comprising all that portion of the said District lying east of the eastern boundary of the Third Division, south of the northern boundaries of the Townships of Zealand and Hartman to the eastern boundary of the said District, including the Municipality of Ignace.

3.—Comprising all that portion of the said District lying between the Seventh Meridian Line and a line drawn parallel with the western boundary of lot 10 in the Township of Zealand, and extending northward to the northern boundary of the said District and southward to the southern boundary thereof, including the Town of Dryden.

4.—Comprising all that portion of the said Second Division, lying north of a line drawn eastward along the northern boundaries of the Township of Zealand and Hartman, to the eastern boundary of the said District of Kenora.

KENT.

Ward Stanworth, Judge, Chatham.

J. J. Coughlin, J.J., Chatham.

H. D. Smith, C.C.A. and C.P., Chatham.

1.—The First Division to consist of the City of Chatham and that part of the Townships of Dover East and West to the south of the 12th and 13th concession

line of the Township of Dover East, and that part of the Township of Chatham south of the 12th and 13th concession line, and west of the side roads between lots 12 and 13, from the first mentioned 12th and 13th concession line to the 5th and 6th concession line, and all south of the said 5th and 6th concession line of said township; that part of the Township of Harwich north of 5th and 6th concession line, by the easterly boundary; that part of the Township of Raleigh north of the 16th concession to the west side road between lots 12 and 13 north to the 6th and 7th concession line, and all of the said township north of the said last-mentioned line, and that part of the Township of Tilbury East north of the 4th concession.

2.—The Second Division to consist of that portion of Township of Howard south of the 2nd and 3rd concession line by the eastern boundary (known as the Botany Road), and that part of the Township of Orford south of the 10th and 11th concession line of said township.

3.—The Third Division to consist of all that part of the Gore of Camden lying west of the 10th and 11th concession line, and that part of the Township of Camden lying west of the side line between lots 6 and 1; the Village of Dresden, and that part of the Township of Chatham north of the 5th and 6th concession line and east of the side roads between lots 12 and 13.

4.—The Fourth Division to consist of that part of the Township of Harwich south of the 5th concession of the eastern boundary, and south of the 3rd concession by the western boundary, and that part of Raleigh south of the 15th concession and east of the side road between lots 12 and 13 and the road to the shore through lot 146 on the Talbot Road.

5.—The Fifth Division to consist of the Village of Wallaceburg, the Gore of Chatham and that part of the Township of Chatham northwest of the 12th and 13th concession line, and west of the said roads between lots 12 and 13, and that part of Dover lying north of the 12th and 13th concession side road.

6.—The Sixth Division to consist of that part of the Township of Howard north of the Botany Road aforesaid, and that part of the Township of Oxford north of the 10th and 11th concession line, the Township of Rone, the Township of Bothwell, the Village of Thamesville, and that part of the Gore of Camden east of the 10th and 11th concession line, and that part of the Township of Camden east of the side line between lots 6 and 7.

7.—The Seventh Division to consist of that part of Tilbury East south of the 3rd concession, the Township of Romney, and that part of the Township of Raleigh south of the 6th and 7th concession line, and west of the side road between lots 12 and 13, in the said township, and the road through lot 147 on Talbot Road.

LAMBTON.

D. F. Macwatt, Judge, Sarnia.

A. E. Taylor, J.J., Sarnia.

F. W. Willson, C.C.A. and C.P., Sarnia.

1.—The City of Sarnia, the Townships of Sarnia and Moore, and the Villages of Point Edward and Cartwright.

2.—The external boundaries of the Township of Warwick, including that portion of the Village of Arkona south of the township line.

3.—The external boundaries of the Townships of Euphemia and Dawn.

4.—The external boundaries of the Township of Sombra.

5.—The external boundaries of the Township of Plympton.

6.—The external boundaries of the Township of Bosanquet, including that portion of the Village of Arkona north of the township line.

8.—The external boundaries of the Township of Enniskillen.

9.—The external boundaries of the Township of Brooke.

LANARK.

J. H. Scott, Judge, Perth.

A. C. Shaw, C.C.A. and C.P., Perth.

1.—The Town of Perth, and the Townships of Drummond, Bathurst, South Sherbrooke, Burgess North, and that part of the Township of Elmsley North, north of the Rideau River, within the County of Lanark, and west of lot No. 12 in each concession.

2.—The Second Division to consist of the Village of Lanark, and the Townships of Lanark, Dalhousie, Darling, Lavant and North Sherbrooke.

3.—The Third Division to consist of the Town of Carleton Place and the Township of Beckwith, and the first six lots in the first seven concessions of Township of Ramsay.

4.—The Township of Montague, the Town of Smith's Falls, and that part of the Township of North Elmsley, from lot No. 1 to lot No. 12, in each concession, both inclusive, not within the limits of the Town of Smith's Falls.

5.—The Township of Pakenham, the Town of Almonte, and the Township of Ramsay, with the exception of the first six lots in the first seven concessions of the said township.

LEEDS AND GRENVILLE.

J. K. Dowsley, Judge, Brockville.

E. J. Reynolds, J.J., Brockville.

M. M. Brown, C.C.A. and C.P., Brockville.

1.—To consist of the 1st, 2nd, 3rd, 4th, 5th, 6th and 7th concessions and broken front of the Township of Elizabethtown, and the concession roads between them.

2.—To consist of the 1st, 2nd, 3rd, 4th and 5th concessions, and broken front and that part of the 6th, 7th and 8th concessions from the town line of Edwardsburg to lot No. 18, inclusive, of the Township of Augusta, and the concession roads between them.

3.—To consist of the 1st, 2nd, 3rd, 4th and 5th concessions and broken front of the Townships of Leeds and Lansdowne, respectively, and the concession roads between them.

4.—To consist of the Township of South Gower, the Township of Oxford from the west side line of lots No. 11 in all the concessions of the eastern boundary of the township, and the gore of land between South Gower, Oxford and Edwardsburg.

5.—To consist of the Township of Wolford (except the 7th and 8th concessions and the allowances of roads within and between them); lots Nos. 1 to 10, inclusive, in the 2nd, 3rd, 4th, 5th, 6th, 7th and 8th concessions of the Township of Oxford, and allowances of roads within and between them.

6.—To consist of the Townships of Bastard and Burgess, and those parts of the Townships of Leeds and Lansdowne, on the north side of the rear of the 5th concession in each respectively.

7.—To consist of the Townships of Kitley and Elmsley.

8.—To consist of the Townships of North Crosby and South Crosby.

9.—To consist of that part of the Townships of Escott and Yonge, in rear of the 4th concession of Yonge, and in rear of the 6th concession of Escott; that part of the Township of Elizabethtown, in rear of the 7th concession of and west of lot No. 18 in the 8th, 9th, 10th and 11th concessions, and the allowances for roads embraced therein.

10.—To consist of the Township of Edwardsburg.

11.—To consist of that part of the Township of Augusta in rear of the 5th concession and west of lots No. 18 in the 6th, 7th and 8th concessions; the whole of the 9th and 10th concessions of the Township of Augusta; the Gore between the Townships of Oxford, Wolford and Augusta; that part of the Township of Elizabethtown in rear of the 7th concession, and east of the commons, between lots No. 18 and 19 in the 8th, 9th and 10th concessions; the 7th and 8th concessions of the Township of Wolford; lots No. 1 to 10, inclusive, in the 9th and 10th concessions of the Township of Oxford; and the allowance for roads embraced therein.

12.—To consist of the 1st, 2nd, 3rd and 4th concessions and broken front of the Township of Yonge; the 1st, 2nd, 3rd, 4th, 5th and 6th concessions and broken front of the Township of Escott, and the allowances for roads embraced therein.

The said 1st, 2nd and 12th divisions shall respectively embrace and comprehend within their lines those portions of the River St. Lawrence and islands therein, within the exterior lines of which such portions of said river and islands would lie and be, if such exterior side lines were produced and extended in that direction to the utmost limits of the Province.

LENNOX AND ADDINGTON.

Jas. H. Madden, Judge, Napanee.

U. M. Wilson, C.C.A. and C.P., Napanee.

1.—The Town of Napanee, Township of Richmond, all that part of North Fredericksburg and Adolphustown lying north of Hay Bay, and all that part of North Fredericksburg lying north of Big Creek.

2.—Comprises 1st concession of Ernestown, the Village of Bath, the Township of Amherst Island, and the 2nd, 3rd and 4th concessions of the said Township of Ernestown, from the west limits thereof to the west limit of lot No. 21 in each concession.

3.—Township of South Fredericksburg and all that part of North Fredericksburg and Adolphustown not included in Division No. 1.

4.—1st, 2nd and 3rd concessions of the Township of Camden and the Village of Newburg.

5.—All that part of the Township of Camden not included in Division No. 4.

6.—All that portion of the Township of Ernestown not included in the limits of Division No. 2.

7.—Township of Sheffield.

8.—Townships of Kaladar, Anglesea and Effingham.

9.—Townships of Abinger, Ashby and Denbigh.

LINCOLN.

J. S. Campbell, Judge, St. Catharines.

M. Brennan, C.C.A. and C.P., St. Catharines.

1.—The Town and Township of Niagara.

2.—The Township of Grantham (including the City of St. Catharines), the Villages of Merritton and Port Dalhousie and the Township of Louth.

3.—The Townships of Caistor and Gainsborough and the 9th concession of the Township of Grimsby, including the 1st and 2nd ranges as part of the said concession.

4.—The Village of Beamsville and the Township of Clinton.

5.—The Village of Grimsby, the Township of North Grimsby, and the Township of South Grimsby, except that portion included in the Third Division.

DISTRICT OF MANITOULIN.

C. E. Hewson, Judge, Gore Bay.

W. F. McRae, C.A., and C.P., Gore Bay.

1.—The Town of Gore Bay, the Townships of Gordon, Allan, Campbell, Mills, Burpee, Robinson, Dawson, The Islands, Barrie, Clapperton and the Duck Islands, and that part of the Township of Billings lying west of the road allowance between lots 15 and 16 in the several concessions thereof, and so much of the Township of Carnarvon as lies west of Lake Mindemoya and north of the line between the 6th and 7th concessions thereof, and Cockburn Island

2.—The Town of Little Current, the Township of Howland and those parts of the Townships of Sheguindah and Bidwell lying north of the line between the 6th and 7th concessions of Sheguindah and the 4th and 7th concessions of the Township of Bidwell, and the 6th and 7th concessions of the line between lots 17 and 18 in the Township of Billings, and the adjacent islands lying north and east of the said Townships, except the Clapperton Island.

3.—Manitowaning, the Townships of Assiginack, Tehkummah and Sandfield, and those parts of the Township of Sheguindah lying south of the line between the 4th and 5th concessions of the Township of Bidwell and 6th and 7th concessions of the Township of Billings to the line between lots 17 and 18 of said township, and the Township of Carnarvon, except so much of the same as lies west of Mindemoya Lake, and all the part of Manitoulin lying east of the Township of Assiginack, Manitowaning and South Bays and the islands adjacent thereto.

MIDDLESEX.

Talbot Macbeth, Judge, London.

J. C. Judd, J.J., London.

J. B. McKillop, C.C.A., and C.P., London.

1.—That part of the City of London lying to the west of Maitland Street with that portion of the Township of London lying south of the line between the 4th and 5th concessions and west of the said street, produced northerly on a line in the same direction to the line between the said 4th and 5th concessions, and with that portion of the Township of Westminster lying west of the main road leading south from Clark's Bridge, across the Thames, south to the line between the 1st and 2nd concessions, and westerly to the line between lots 42 and 43, and extending northerly to the River Thames, and also including the Village of London West.

2.—The Villages of Parkhill and Ailsa Craig, the Townships of East Williams and West Williams, and that portion of the Township of Lobo lying north of the line between the 11th and 12th concessions, and east of the lines between lots Nos. 12 and 13.

3.—The Townships of McGillivray and Biddulph and the Village of Lucan.

4.—The Township of Delaware, with that portion of the Township of Westminster west of the line between lots 30 and 31 in the 2nd concession, then southerly on the line between lots 20 and 21 to the southerly limit of the township, including all west of said line, and also including all that portion of the front of said Township of Westminster lying west of the line between lots Nos. 42 and 43, not included in the first division, with that portion of the Township of Caradoc lying south of the line between the 5th and 6th concessions to the River Thames, and with that portion of the Township of Lobo lying south of the line between the 6th and 7th concessions, to the River Thames.

5.—The Township of Ekfrid and Mosa, including the Villages of Wardsville, Newbury and Glencoe.

6.—Townships of Adelaide and Metcalfe, the Town of Strathroy, with that portion of the Township of Caradoc lying north of the line between the 3rd and 4th concessions, with that portion of the Township of Lobo which lies north of the 6th concession and west of the line between lots 12 and 13 of the said township.

7.—The Township of North Dorchester, north and south of the River Thames, that portion of the Township of West Nissouri which lies south of the line between lots 14 and 15, and with that portion of the Township of Westminster lying south of the line between the 1st and 2nd concessions and east of the line between lots 30 and 31 in the 2nd concession and thence east of the line between lots 20 and 21, continued south to the southerly limit of the said Township of Westminster.

8.—All that portion of the Township of London which lies north of the line between the 4th and 5th concessions, that portion of the Township of Lobo which lies north of the line between the 6th and 7th concessions, and east of the line between lots 12 and 13 to the line between the 11th and 12th concessions and with all that portion of the Township of West Nissouri which lies north of the line between lots 14 and 15.

9.—All that part of the City of London lying east of Maitland Street; that part of the Township of London, lying south of the line between the 4th and 5th concessions and east to the said street, produced northerly or in a line in the same direction to the line between the said 4th and 5th concessions and that part of the Township of Westminster lying north of the line between the 1st and 2nd concessions, and east of the main road leading south from Clarke's Bridge across the Thames.

DISTRICT OF MUSKOKA.

A. A. Mahaffy, Judge, Bracebridge.

Thomas Johnson, C.A., and C.P., Bracebridge.

1.—The Town of Bracebridge, concessions 1, 2, 3, 4, 5, 6, 7, 8, and 9, in the Townships of Stephenson, Brunel and Franklin, and concessions 7, 8, 9, 10, 11, 12 and 13, in the Townships of Muskoka and Draper, and the Townships of Macauley, McLean, Ridout, Monck, Watt, Cardwell, Freeman, Gibson and Medora, including the Village of Port Carling.

2.—The Town of Gravenhurst, the Townships of Morrison, Ryde, Wood, Oakley and Baxter, and concessions 1, 2, 3, 4, 5 and 6 of the Townships of Muskoka and Draper.

3.—The Town of Huntsville, the Townships of Stisted, Chaffey and Sinclair, and concessions 10, 11, 12, 13 and 14 in the Townships of Stephenson, Brunel and Franklin.

DISTRICT OF NIPISSING.

Jos. A. Valin, Judge, North Bay.

H. D. Leask, J.J., North Bay.

T. E. McKee, C.A., and C.P., North Bay.

1.—To be composed of all that part of the District which is situated west of the line between the Indian Reserve and the Township of Widdifield produced south to the boundary of the District, and north of the north-east angle of the Township of Gooderham, and south of the line marking the northern boundary of the said Township of Gooderham produced west to the boundary of the District.

2.—To be composed of so much of the District as lies east of the line commencing at the north-west angle of the Township of Poitras produced to the south-east angle of the Township of French; the Townships of Orlig and Mattawan, and all that part of the District situated east of the line between the Townships of Bonfield and Calvin, produced to the southerly boundary of the District.

3.—To be composed of the Townships of Widdifield, Phelps, Ferris, Chisholm, Ballantyne, Wilkes, Biggar, Paxton, Butt, Devine, Hunter, McCraney, Finlayson, Peck, and all that part of the District situated west of a line drawn from the south-east angle of the Township of French, produced north to the Ottawa River, thence along the Ottawa River to the south-east angle of the Township of South Lorrain, thence west along the south boundary of South Lorrain to the east boundary of the Township of Cassels, thence north along the east boundary of the Township of Cassels, produced northerly to the northern boundary of the District, thence west along the northern boundary of the District to the western boundary thereof, thence southerly along the western boundary to the north-west angle of the Township of Pardo, thence east along the north boundary of the Township of Pardo, produced to the north-east angle of the Township of Gooderham; thence southerly along the east boundary of the Township of Gooderham, and the said boundary forwarded to the waters of Lake Nipissing.

5.—To be composed of the Townships of Bonfield and Boulter.

NORFOLK.

A. T. Boles, Judge, Simcoe.

T. R. Slaght, C.C.A., and C.P., Simcoe.

1.—The Town of Simcoe, the Gore of the Township of Woodhouse and all that part of said Township lying west of the side line between lots 5 and 6, together with that part of the 4th, 5th and 6th concessions lying west of the said line between lots 12 and 13.

2.—The Township of Townsend and the Village of Waterford.

3.—The Township of Windham.

4.—The Township of Middleton and the Village of Delhi.

5.—The Township of Charlotteville.

6.—The Townships of North Walsingham, South Walsingham and the Village of Port Rowan.

7.—The Township of Houghton.

8.—The Village of Port Dover, and that part of the Township of Woodhouse not included in Division 1, viz.: all that part of the 1st, 2nd and 3rd concession lying east of the side line between lots 5 and 6, and that part of the 4th, 5th and 6th concessions lying east of the said line, between lots 12 and 13 in said township.

NORTHUMBERLAND AND DURHAM.

H. A. Ward, Judge, Port Hope.

G. M. Roger, J.J., Cobourg.

W. F. Kerr, C.C.A. and C.P., Cobourg.

- 1.—Townships of Cartwright and Darlington and the Town of Bowmanville.
- 2.—Township of Clarke and Village of Newcastle.
- 3.—Township of Hope and Town of Port Hope.
- 4.—Townships of Cavan, Manvers, South Monaghan and Village of Millbrook.
- 5.—Township of Hamilton and Town of Cobourg.
- 6.—Townships of Haldimand and Alnwick.
- 7.—Township of Cramahe and Village of Colborne.
- 8.—Township of Brighton and Village of Brighton.
- 9.—Township of Percy and Village of Hastings.
- 10.—Township of Murray.
- 11.—Township of Seymour and Village of Campbellford.

ONTARIO.

T. A. MacGillivray, Judge, Whitby.

R. Ruddy, J.J., Whitby.

J. E. Farewell, C.C.A. and C.P., Whitby.

- 1.—Including the Townships of Whitby and East Whitby and the Towns of Whitby and Oshawa.
- 2.—The Township of Pickering.
- 3.—The Townships of Reach and Scugog and the Village of Port Perry.
- 4.—The Townships of Uxbridge and Scott and the Town of Uxbridge.
- 5.—The Township of Brock and the Village of Cannington.
- 6.—The Township of Thorah and Village of Beaverton.
- 7.—The Townships of Mara and Rama, including the Village of Brechin.

OXFORD.

J. G. Wallace, Judge, Woodstock.

R. N. Ball, C.C.A., and C.P., Woodstock.

1.—Comprising the City of Woodstock, the Township of East Oxford, and that part of the Township of East Zorra, lying south of the line between lots number twenty-five and twenty-six of the Township of Blandford, and that part of the Township of North Oxford lying east and north of the road between lots 16 and 17 to the boundary of the Township line between North and West Oxford, and that part of the Township of West Oxford lying east of the road between lots 6 and 7 to the boundary of the Township of East Oxford, and that part of the Township of Blandford lying south of the 10th concession.

2.—Comprises the Township of Blenheim.

3.—Comprises the Township of East Nissouri and West Zorra and the Village of Embro.

4.—Comprises the Townships of North Norwich and South Norwich and the Village of Norwich.

5.—Comprises the Town of Ingersoll and that part of the Township of North Oxford lying west and south of the road between lots No. 16 and 17 of the Township

of West Oxford, and that part of the Township of West Oxford lying south of the road between lots 6 and 7 to the line between West Oxford and East Oxford, and those portions of the Township of Dereham being part of the 1st concession of the said Township of Dereham, west of the Middle Town Line.

6.—Comprises the Town of Tillsonburg and that part of the Township of Dereham not included in the Fifth Division.

7.—Comprising the Village of Tavistock and that part of the Township of East Zorra, north of the road between lots 25 and 26, and that part of the Township of Blandford lying north of the 10th concession of the said Township.

DISTRICT OF PARRY SOUND.

F. R. Powell, Judge, Parry Sound.

W. L. Haight, C.A. and C.P., Parry Sound.

1.—The Town of Parry Sound and the Townships of Foley, McDougall, Cowper and Carling, and all that portion of the district lying to the west of the east boundary of Carling, produced to the French River.

2.—The Townships of McKellar, Ferguson, Hagerman, Croft, and all that portion of the district lying between the east boundary of Ferrie and the west boundary of Ferguson, produced to the French River.

3.—The Townships of Humphrey, Christie, Monteith and Conger.

4.—Townships of McMurrich, Perry, Armour, Proudfoot and Bethune.

5.—Townships of Spence, Chapman, Ryerson and Lount.

6.—That territory bounded on the west by the western boundaries of the Townships of Pringle and Patterson, and the western boundary of the Township of Patterson, produced to the French River and Lake Nipissing; on the east by the boundary of the District of Parry Sound, and on the south by the southern boundaries of the Townships of Himsworth, Gurd and Pringle.

7.—The Townships of Machar, Laurier, Strong and Joly.

PEEL.

B. F. Justin, Judge, Brampton.

W. S. Morphy, C.C.A. and C.P., Brampton.

1.—Township of Brampton, Township of Chinguacousy and northern division of the Township of Toronto Gore.

2.—Village of Streetsville, Township of Toronto and southern division of the Township of Toronto Gore.

3.—Township of Caledon.

4.—Village of Bolton, Township of Albion.

PERTH.

J. A. Barron, Judge, Stratford.

G. G. McPherson, C.C.A., and C.P., Stratford.

1.—To consist of all that part of the Township of North Easthope west of the line between lots 25 and 26, and south of the road between the 8th and 9th concessions, and all that part of the Township of South Easthope west of the side line between lots 25 and 26; all that part of the Townships of Downie and Gore

north and east of the concession line between the 10th and 11th concessions and the Oxford Road; and all the Township of Ellice from the 1st to 13th concession, inclusive.

2.—To consist of all that part of the Township of Fullarton not included in Division No. 3, and the Townships of Hibbert and Logan.

3.—To consist of that portion of the Township of Downie west of the Oxford Road, and south of the concession line between the 10th and 11th concessions; the Township of Blanshard; all that part of the Township of Fullarton comprising the 13th and 14th concessions, and south of a road leading from Mitchell Road, between lots 24 and 25, east of lots 3 in the 10th concession; thence east along the line between the 10th and 11th concessions to the town line.

4.—To consist of that part of the Township of North Easthope east of the line between lots 25 and 26, and the north of the 8th concession, inclusive, with the 9th and 10th concessions; all that part of the Township of South Easthope not included in Division 1.

5.—To consist of the Township of Mornington, and all that part of the Township of Elma from lots 13 to 72, both numbers inclusive, of the 1st concession, and from lots 27 to 16, both numbers inclusive, in and from the 2nd to the 18th concession, both concessions inclusive, of the said Township of Elma; and concessions 14, 15 and 16 of the Township of Ellice; and concessions 11, 12, 13 and 14 of the Township of North Easthope.

6.—To consist of the Township of Wallace and all that part of the Township of Elma from the 1st concession to the 18th concession, both concessions inclusive, and comprising lots Nos. 1 to 52, both inclusive, of the 1st concession, and lots Nos. 1 to 26 inclusive, from the 2nd to the 18th concession, both concessions inclusive.

PETERBOROUGH.

E. C. S. Huycke, Judge, Peterborough.

G. W. Hatton, C.C.A., and C.P., Peterborough.

1.—Shall comprise the City of Peterborough, the Townships of North Monaghan and Ennismore, all the Township of Smith lying south of the 7th concession, all that part of the Township of Otonabee lying west of the 8th concession and north of lots Nos. 21 and all that part of the Township of Douro lying south of lots numbered 11.

2.—Shall comprise the Village of Norwood, the Township of Asphodel, and all that part of the Township of Dummer lying east of the 5th concession and that part of the said Township of Dummer lying west of the 6th concession and south of lots numbered 11.

3.—Shall comprise that part of the Township of Smith lying north of the 6th concession, all that part of the Township of Douro lying north of lots numbered 10, that part of the Township of Dummer lying west of the 6th concession and north of lots numbered 10, the Township of Galway, the Township of Harvey and the Village of Lakefield.

4.—Shall comprise the Townships of Anstruther, Burleigh, Cavendish and Chandos.

5.—Shall comprise the Townships of Belmont and Methuen and the Village of Havelock.

6.—Shall comprise the Township of Otonabee, except that part thereof lying west of the 8th concession and north of lots numbered 21.

PRESCOTT AND RUSSELL.

- A. Constantineau, Judge, L'Orignal.
C. G. O'Brian, J.J., L'Orignal.
J. Maxwell, C.C.A., and C.P., L'Orignal.

1.—Comprises the whole of the Township of Longueuil, the municipality of the Village of L'Orignal, and the 1st concession of the Township of Caledonia.

2.—Comprising all that part of the Township of West Hawkesbury, extending from front of 3rd concession to the rear of the said township.

3.—Comprises the whole of the Township of East Hawkesbury.

4.—Comprising the Township of North Plantagenet, and that part of the Township of South Plantagenet lying north of the Nation River.

5.—Comprising the whole of the Township of Cumberland.

6.—Comprising the whole of the Township of Russell.

7.—Comprising the two front concessions of the Township of West Hawkesbury, and the Municipality of Hawkesbury Village, within the same.

8.—Comprising the Township of Caledonia (excepting the 1st concession of the said township), and also that portion of the Township of South Plantagenet lying south and east of the Nation River.

9.—Comprising the whole of the Township of Alfred.

10.—Comprising the whole of the Township of Clarence.

11.—Comprising the whole of the Township of Cambridge.

PRINCE EDWARD.

- B. Northuipt, Judge, Picton.
R. H. Hubbs, C.C.A., and C.P., Picton.

1.—The Town of Picton, the 2nd and 3rd concessions of "Military Tract" from the west line of No. 13 eastward; Gore "G"; 1st and 2nd concessions north of the Carrying Place, 1st concession southeast of the Carrying Place, and 2nd concession north of Black River, including Gores "K" and "I" and McCan Gores, all in the Township of Hallowell; Block "I" in the concession north and east of East Lake, and Gore "B" in the Township of Athol, and 1st and 2nd concessions south of the Bay of Quinte, and Gore "A" in the Township of North Marysburg, and 1st concession southwest of Green Point to the end of Carman's Point in Sophiasburg.

2.—The Township of South Marysburg, and the Southern part of Athol, commencing at the outlet of East Lake, thence down to the head of the Lake, thence down to the base line between the 1st concession south and the 1st concession north of East Lake, till it strikes the township line of Hallowell, thence down said township line till it strikes South Marysburg.

3.—The Township of Sophiasburg, together with Big Island, excepting the 1st concession southwest of Green Point to the end of Carman's Point.

4.—All that part of the Township of Ameliasburg lying east of the line between lots 86 and 87, in the 1st, 2nd, 3rd and 4th concessions of said township, including Huff's Island.

5.—That part of the Township of Hillier not included in the 7th division, also the 1st and 2nd concessions north of West Lake, and west of lot No. 7 in the said concession, and that part of Irwin Gore lying north and west of lot No. 7 in the 2nd concession and the west part of the 2nd concession produced west of lot No. 74 in that concession in the Township of Hallowell.

6.—Block (IV.) four, concession south side of West Lake, 1st concession “Military Tract,” 2nd and 3rd concessions of said tract west of Lots No. 13, in those concessions, “Gore E,” 1st and 2nd concessions north of West Lake, and east of lot No. 6 in those concessions; the Gerrow Gore and that part of Irwin Gore not included in Division No. 8, and all that part of the 2nd concession produced east of lot No. 75 in the Township of Hallowell.

7.—All that part of the Township of Ameliasburg lying west of the line between lots No. 86 and 87, in the 1st, 2nd, 3rd and 4th concessions of said township; all that part of the 4th and 5th concessions of the Township of Hillier west of the line between lots 86 and 87 and the 3rd concession west of the line between lots No. 22 and 23, with that part of the 2nd concession lying North of Pleasant Bay in the said Township of Hillier.

8.—All the point lying east of the west line of Marshland’s Gore, the concession lying North of Smith’s Bay and Waupoos Island in the Township of North Marysburg.

DISTRICT OF RAINY RIVER.

A. MacLennan, Judge, Fort Frances.

N. L. Croome, C.C.A. and C.P., Fort Frances.

1.—To comprise all that part of the said District lying east of the east boundaries of the Townships of Aylesworth, Lash, Carpenter, Kingsford and Fleming, and east of the east boundary of the said Township of Fleming produced north to the north boundary of the said District.

2.—To comprise all that part of the said District lying west of Division No. 1 and east of the east boundaries of the Townships of Morley, Morley Additional, Pattullo, Sifton and Dewart, and east of a line drawn north astronomically from the northeast angle of the said Township of Dewart to the north boundary of the said District.

3.—To comprise all that part of the said District lying west of Division No. 2.

RENFREW.

J. M. McNamara, Judge, Pembroke.

Ivan McLean, J.J., Pembroke.

J. H. Burritt, C.C.A., and C.P., Pembroke.

1.—Comprising the Town of Pembroke, the Townships of Pembroke, Stafford, Alice, Petawawa, Buchan, Rolph, Wylie, McKay, Fraser, Herd, Clara and Maria, and all that part of the Township of Wilberforce from the 18th to the 25th concessions, both inclusive, and also those parts of the 14th, 15th, 16th and 17th concessions of the same Township of Wilberforce lying north of Snake River and east of Lake Dore.

2.—Comprising all that part of the Township of Westmeath lying east and north of the Muskrat Lake and River, and all those parts of the Township of Ross, from the 5th to the 9th concessions, both inclusive, east of Muskrat Lake, and from the 7th to the 13th (of the other) concessions, both inclusive, of the said Township of Ross.

3.—Comprising the Town of Renfrew and the Townships of Horton, Admas-ton, Bagot, Blythfield, Brougham and Matawachan, in the said County of Renfrew.

4.—Comprising the Village of Arnprior and the Township of McNab.

5.—Comprising the Townships of Grattan, Sebastopol, South Algoma, North Algoma, and all that part of the Township of Wilberforce, from the 1st to the 17th concessions, both inclusive, excepting those parts of the 14th, 15th, 16th and 17th concessions of said Township of Wilberforce lying north of Snake River and east of Lake Dore.

6.—Comprising the Township of Bromley, and all that part of the Township of Westmeath west of Muskrat Lake, and all those parts of the Township of Ross, from the 1st to the 14th concessions, both inclusive, of the said Township of Ross.

7.—Comprising the Townships of Brudenell, Radcliffe, Raglan, Lynedoch, Griffith, Hagarty, Sherwood, Jones, Richards and Burns.

SIMCOE.

G. N. Vance, Judge, Barrie.

E. A. Wismer, J.J., Barrie.

J. R. Cotter, C.C.A., and C.P., Barrie.

1.—Comprising the Town of Barrie, the Township of Vespra, except that portion lying west of the Nottawasaga River, and excepting also lots Nos. 38, 39 and 40, in the 1st and 2nd concessions, and lots Nos. 1, 2 and 3 in the 3rd, 4th, 5th, 6th and 7th concessions respectively. That portion of the Township of Oro lying south of lots Nos. 21 in the 1st and 2nd concessions (including the ranges), and south of lots Nos. 13 in the 3rd, 4th, 5th, 6th, 7th and 8th concessions respectively; that portion of the Township of Innisfil lying east of lots Nos. 5 in the 6th, 7th and 8th concessions, and that portion lying north of the 8th concession; that portion of the Township of Essa lying north of lots Nos. 19 in the 7th, 8th, 9th, 10th and 11th concessions.

2.—The Village of Bradford, the Township of West Gwillimbury, excepting thereout lots Nos. 1, 2, 3, 4 and 5 in the 14th and 15th concessions; the Township of Innisfil, excepting that portion lying north of the 5th concession, and excepting also lots Nos. 1, 2, 3, 4, and 5 in the 1st, 2nd, 3rd, 4th and 5th concessions thereof.

3.—The Township of Tecumseh, excepting concessions 12, 13, 14 and 15; the Township of Adjala, excepting that portion lying north of lot No. 25 in the 8th concession thereof.

4.—The Town of Collingwood, the Village of Stayner, that portion of the Township of Nottawasaga lying north of lot No. 18 in the 12th concession thereof; that portion of the Township of Sunnidale lying north of the 8th concession; that portion of the Township of Floss lying west of the Nottawasaga River; the islands in Lake Huron contiguous to the Township of Nottawasaga.

5.—The Township of Floss, except that portion lying west of the Nottawasaga River; the Township of Medonte, except that portion lying east of the 10th concession and north of lots Nos. 10 in the 9th and 10th concessions respectively; that portion of the Township of Oro lying north of the southern boundaries of lots Nos. 21 in the 1st and 2nd concessions, and north of the southern boundaries of lots Nos. 13 in the 3rd, 4th, 5th, 6th, 7th and 8th concessions respectively; lots Nos. 38, 39 and 40 in the 1st and 3rd concessions, and lots Nos. 1, 2 and 3 in the 3rd, 4th, 5th, 6th and 7th concessions of the Township of Vespra.

6.—The Town of Orillia, the Township of Orillia, southern division, the Township of Orillia, northern division, except that portion lying north of lots Nos. 15 in the first seven concessions thereof; that portion of the Township of Oro lying east of the 8th concession; that portion of the Township of Medonte, being composed of

lots Nos. 1 to 6 (both inclusive) in the 11th, 12th, 13th, and 14th concessions; the islands in Lake Simcoe contiguous to the townships and portions of townships above described lying wholly or for the most part opposite thereto.

7.—The Township of Nottawasaga, except that portion lying north of lot No. 18 in the 12th concession thereof; the township of Sunnidale, except that portion lying north of the 8th concession; that portion of the Township of Vespra lying west of the Nottawasaga River; that portion of the Township of Essa lying north of lots 19 in the 1st, 2nd, 3rd, 4th, 5th and 6th concessions; that portion of the Township of Tossorontio lying north of lots Nos. 20 in each of the seven concessions thereof.

8.—The Township of Essa, except that portion lying north of lots Nos. 19 in each of the eleven concessions thereof; the Township of Tossorontio, except that portion lying north of lots Nos. 20 in each of the seven concessions thereof; that portion of the Township of Innisfil, being composed of lots Nos. 1, 2, 3, 4 and 5 in the 1st, 2nd, 3rd, 4th, 5th, 6th, 7th and 8th concessions; the 12th, 13th, 14th and 15th concessions of the Township of Tecumseh; lots Nos. 1, 2, 3, 4 and 5 in the 14th and 15th concessions of the Township of West Gwillimbury; that portion of the Township of Adjala lying north of lots Nos. 25 in the eight concessions thereof.

9.—The Town of Penetanguishene and the Village of Midland, the Township of Tiny; that portion of the Township of Tay lying west of the 8th concession; the islands in Lake Huron contiguous to the Township of Tiny, and to that part of the Township of Tay, forming part of the 9th division, and lying wholly and for the most part opposite thereto.

10.—The Township of Matchedash, that portion of the Township of Orillia, northern division, lying north of lots Nos. 15, in the first seven concessions thereof; that portion of the Township of Medonte lying north of lots Nos. 6, in the 11th, 12th, 13th and 14th concessions, and that portion lying north of lots Nos. 10, in the 9th and 10th concessions thereof; the Township of Tay, except that portion lying west of the 8th concession; the island in Lake Huron, contiguous to that portion of the Township of Tay, forming part of the 10th division, and lying wholly or for the most part opposite thereto.

NOTE.—Each of the said several divisions shall include all allowances for roads embraced within its external limits, and shall also extend to the centre of every allowance for road lying external and adjacent to every such division, excepting always where any such last-mentioned allowance is hereinbefore declared to belong to or form part of any particular division.

STORMONT, DUNDAS AND GLENGARRY.

J. R. O'Reilly, Judge, Cornwall.

J. W. Liddell, J.J., Cornwall.

J. G. Harkness, C.C.A. and C.P., Cornwall.

1.—Township of Charlottenburg, in the County of Glengarry.

2.—Township of Lochiel, in the County of Glengarry.

3.—Township of Cornwall, in the County of Stormont.

4.—Township of Osnabruck, in the County of Stormont.

5.—Township of Williamsburg, in the County of Dundas.

6.—Township of Matilda, in the County of Dundas.

7.—Township of Mountain, in the County of Dundas.

- 8.—Township of Finch, in the County of Stormont.
- 9.—Township of Lancaster, in the County of Glengarry.
- 10.—Township of Winchester, in the County of Dundas.
- 11.—Township of Roxborough, in the County of Stormont.
- 12.—Township of Kenyon, in the County of Glengarry.

SUDBURY.

J. J. Kehoe, Judge, Sudbury.

G. M. Miller, C.A. and C.P., Sudbury. (Acting.)

1.—To comprise so much of the District not included in Division No. 4, as lies east of a line commencing at the south-west angle of Township No. 82 produced north to the north-west angle of the Township of Fairbank, thence east to the south-east angle of the Township of Rayside, thence north to the north-east angle of the Township of Kitchener, and so much of the District as lies north of the line drawn from the north-east angle of the Township of Kitchener, produced to the south-west angle of the Township of Botha, thence north to the north-west angle of said Township, and produced to the western boundary of the District, and all the territory lying east of a line produced north from the boundary of the District, between Townships Nos. 16 and 17 produced to the south-east angle of the Township of Shenango, thence west to the south-west angle of said Township, thence north to the boundary of the District.

2.—So much of the District as lies south of a line produced easterly from the south-west angle of the Township of Forks to the north-west angle of the Township of Botha, thence to the southern boundary of said Township, thence east to the north-east angle of the Township of Kitchener, thence south to the south-east angle of the Township of Rayside, thence west to the boundary of the District.

3.—So much of the District as lies west of a line produced north from the south-west angle of Township No. 82 to the north-west angle of the Township of Fairbank, thence west to the boundary of the said District.

4.—So much of the District as lies east of a line between Townships of Allen and Bigwood produced north to the northern boundary of the District.

5.—So much of the District as lies west of a line drawn from the north-east angle of the Township of Shenango and produced to the southern boundary of the District, excepting said Township.

DISTRICT OF TEMISKAMING.

H. Hartman, Judge, Haileybury.

F. L. Smiley, C.A. and C.P., Haileybury.

1.—To be composed of that portion of the District lying south of the northerly boundary of the Townships of Klock, Barr, Firstbrook, and Bucke, and east of the line between the Townships of Van Nostrand and Klock, produced southerly to the boundary of the District.

2.—To be composed of the Townships of Cane, Henwood, Kerns, Harley, Casey, Auld, Lundy, Hudson, Dymond, Harris, Hilliard and Brethour including the Town of New Liskeard.

3.—So much of the District that lies north of the northern boundary of the Townships of Cane, Henwood, Kerns, Hilliard and Brethour and east of the

boundary line between the Townships of Tudhope and Bryce, produced northerly to the north-west angle of the Township of Bernhardt, thence east to the boundary of the District.

4.—So much of the District as lies south of the southerly boundary of the Township of Langmuir produced easterly to the north-west angle of the Township of Bernhardt and west of the line between the Townships of Maisonville and Bernhardt, produced southerly to the southern boundary of the District.

5.—So much of the District as lies west of a line produced north from the south-east angle of the Township of Geikie to the north-east angle of the Township of Douglas, thence east to the south-east angle of the Township of Blackstock, thence north to the north-east angle of the Township of German, thence west to the north-west angle of said Township, thence north to the north-east angle of Evelyn, thence west along the northern boundary of said Township, thence north to the north-east angle of the Township of Duff, thence west to the boundary of the District.

6.—So much of the District as lies north of the southern boundary of the Township of Kirkland produced east and west to the boundary of the District.

7.—So much of the District as lies north of a line drawn from the south-west angle of the Township of Timmins to the eastern boundary of the District and east of a line produced north from the south-west angle of said Township to the north-west angle of the Township of Stock, thence west to the south-west angle of the Township of Dundonald, thence north to the north-west angle of said Township, thence west to the south-west angle of the Township of Little, thence north to the north-west angle of the Township of Mann.

THUNDER BAY DISTRICT.

H. H. O'Leary, Judge, Port Arthur.

Jno. McKay, J.J., Port Arthur.

W. F. Langworthy, C.A., and C.P., Port Arthur.

1.—All that part of the district lying west of the meridian of 87 degrees of west longitude, to the meridian of the most easterly part of Hunter's Island, excepting therefrom the Municipality of Neebing.

3.—Comprising the Municipality of Neebing.

VICTORIA.

W. D. Swayze, Judge, Lindsay.

H. McMillan, J.J., Lindsay.

T. H. Stinson, C.C.A. and C.P., Lindsay.

1.—The first consists of the following townships and parts of townships, viz.: Of the 15th concession of the Township of Mariposa, and the Township of Eldon, except the ranges north and south of the Portage Road.

2.—All the Township of Fenelon, except that portion lying east of the Scugog River, and south of Sturgeon Lake, and the Township of Somerville.

3.—The Township of Verulam.

4.—The Township of Emily.

5.—The Town of Lindsay, Township of Ops, and that portion of the Township of Fenelon, lying east of the Scugog River, and south of Sturgeon Lake.

6.—The Township of Mariposa, except the 15th concession.

7.—The Townships of Carden and Dalton, Laxton, Digby and Longford, and the Township of Bexley, and that portion of the Township of Eldon north of Portage Road, and the range south of Portage Road.

WATERLOO.

C. R. Hanning, Judge, Kitchener.

W. M. Reade, J.J., Kitchener.

D. S. Bowlby, C.C.A., and C.P., Kitchener.

1.—All that portion of the Township of Waterloo lying north of Blockline on the west side of the Grand River and that part of the upper block of said township lying north of said township lying on the east side of the Grand River, north of lots Nos. 115, 109, 104, 86 and 95, to the Guelph Township line, including the Towns of Kitchener and Waterloo.

2.—All that part of the Township of Waterloo lying south of the Blockline on the west side of the Grand River, and that part lying on the east side of the Grand River, south of the northern boundary of lots Nos. 115, 109, 104, 85 and 95, to the Guelph Township line, including the Villages of Preston and Hespeler.

3.—All that portion of the Township of North Dumfries lying east of lot No. 19 in the 7th concession, and running a course with eastern boundary of the said lot in a northerly direction up to the 12th concession; thence along the eastern boundary of lot No. 23, in the said 12th concession, to the township line, including the Town of Galt.

4.—The Township of Wilmot, including the Village of New Hamburg.

5.—The Township of Wellesley.

6.—The Township of Woolwich.

7.—All that part of the Township of North Dumfries lying west of the eastern boundary of said lot No. 19, in the 7th concession; thence along the eastern limits of the said lot No. 19, the same course thereof, in a northerly direction to the 15th concession; thence along the westerly limit of lot No. 23, in the said 12th concession to the township line, including the Village of Ayr.

WELLAND.

L. B. C. Livingstone, Judge, Welland.

T. D. Cowper, C.C.A., and C.P., Welland.

1.—The Township of Crowland; that part of the Township of Thorold lying south of the lines between lots 178 and 195, running through to Pelham; that part of Pelham lying south of the 4th concession, and that part of Humberstone lying north of the concession line, between the 4th and 5th concessions, being the whole of the 15th concession and the Town of Welland.

2.—The Township of Wainfleet.

3.—The Township of Bertie, and those parts of the Township of Humberstone not included in Nos. 1 and 6, and the Village of Fort Erie.

4.—The Township of Willoughby, the Village of Chippawa, and that part of the Township of Stamford south of the line between lots 136 and 137; easterly from the westerly limit of the township to the southeast angle of lot No. 133; thence north on the line between lots Nos. 132 and 133, to the northern boundary of the township, including the towns of Clifton and Navy Island.

5.—Those parts of the Township of Stamford, Thorold and Pelham not included in any other division, and the Town of Thorold.

6.—All the Township of Humberstone lying south of the 5th concession, and west of the side lines between lots Nos. 9 and 10, in the several other concessions thereof, and the Village of Port Colborne.

WELLINGTON.

L. M. Hayes, Judge, Guelph.

A. Spotton, J.J., Guelph.

A. H. Macdonald, C.C.A., and C.P., Guelph.

1.—The Town and Township of Guelph.

2.—The Township of Puslinch.

3.—The Township of Eramosa.

4.—The Township of Nichol, excepting the 11th and 12th concessions; the Municipality of Fergus; the first eight concessions of the Township of Garafraxa; and lots 1 to 18, both inclusive, in concessions A and B of the Township of Peel; lots 13, 14, 15, 16, 17 and 18, in concessions 18 and 19, and lots 19, 20 and 21 in the 17th concession of the Township of Peel.

5.—The Township of Erin.

6.—The Township of Pilkington, and the 11th and 12th concessions of the Township of Nichol; the Municipality of the Village of Elora, and lots Nos. 19 and upwards belonging to the 9th, 10th, 11th, 12th, 13th, 14th, 15th and 16th concessions of Peel.

7.—Concessions 1 to 16, inclusive, of the Township of Maryboro' and concessions 1 to 16, inclusive, of the Township of Peel, except lots 19, 20, 21, 22 and 23 of those concessions in that township.

8.—That part of the Township of Arthur south and southeast of lot 15, on the west side of the Owen Sound Road, in the Township of Arthur; that part of the Township of Luther from 1 to 16, both inclusive; and lots 1 to 12, both inclusive, of the 17th and 18th concessions of the Township of Peel; lots 5 to 11, both inclusive, of the 19th concession of said Township of Peel; and lots 19 to 23, both inclusive, of concessions A and B of said Township of Peel.

10.—The Township of Minto.

11.—The Town of Mount Forest, and that part of the Township of Arthur north of lot 16, west of the Owen Sound Road; lot 17, on the Owen Sound Road, and lot 13, east of the Owen Sound Road.

WENTWORTH.

C. G. Snider, Judge, Hamilton.

J. G. Gauld, J.J., Hamilton.

S. F. Washington, C.C.A., and C.P., Hamilton.

1.—All that part of the Township of Barton lying east of the lines between lots 14 and 15, and all that part of Hamilton City east of Hughson street.

2.—The whole of the Township of Flamboro' West, the Town of Dundas, and the east half of the Township of Ancaster.

3.—The whole of the Township of Flamboro' East.

4.—The whole of the Township of Beverly and the west half of the Township of Ancaster.

5.—The whole of the Township of Saltfleet.

- 7.—The whole of the Township of Glanford.
- 8.—The whole of the Township of Binbrook.
- 9.—All that part of the Township of Barton lying west of the lines between lots 14 and 15, and that part of Hamilton City west of Hughson street.

YORK.

John Winchester, Judge, Toronto.

E. Coatsworth, J.J., Toronto.

F. M. Morson, J.J., Toronto.

J. H. Denton, J.J.

R. H. Greer, C.C.A., Toronto.

H. E. Irwin, C.P., Toronto.

Toronto City.—Crown Attorney, J. W. Seymour Corley.

1.—The City of Toronto east of Yonge street, at date 14th September, 1875 (i.e., Bloor, Sherbourne and Howard streets on the north, the Don on the east, down to Queen street, and south of Queen street as far as Lee avenue).

2.—Concessions 5 to 11, inclusive, of the Township of Markham, and concessions 5 to 10, inclusive, of the Township of Whitchurch, from 1 to 10, inclusive, together with the Villages of Markham and Stouffville.

3.—Concessions 1 to 4, inclusive, of the Township of Markham, and concessions 1 to 4, inclusive, of the Township of Whitchurch, from lots 1 to 10, inclusive, and concessions 1 to 3, inclusive, of the Township of Vaughan.

4.—The Township of Whitchurch, from the line between lots 10 and 11 northward; and the Township of East Gwillimbury.

5.—The Townships of Georgina and North Gwillimbury.

6.—The Township of King and the incorporated Village of Aurora.

7.—Concessions 4 to 11, inclusive, of the Township of Vaughan.

8.—All that portion of the Township of York lying west of Yonge street, and the Township of Etobicoke.

9.—Township of Scarboro' and all that portion of the Township of York which lies east of Yonge street and the Village of Leslieville.

10.—The City of Toronto, west of Yonge Street, at date of 10th September, 1875 (i.e., Bloor street on the north and Dufferin street on the west).

DIVISION COURT TARIFF.

Form I.

1.—CLERK'S FEES.

1. Receiving claim, numbering and entering in procedure book	\$0 25
(This item to apply to entering in the procedure books a transcript of judgment from another Court but not an entry made for the issue of a judgment summons.)	
2. Issuing summons, with necessary notices and warnings thereon, or judgment summons (as provided in forms) in all.	
Where claim exceeds \$10 and does not exceed \$20	50
Where claim exceeds \$20 and does not exceed \$60	60
Where claim exceeds \$60 and does not exceed \$100	80
Where claim exceeds \$100	1 50
(N.B.—In replevin and interpleader suits the value of goods to regulate the fee.)	
3. Copy of summons, including all notices and warnings thereon	25
4. Copy of claim (including particulars), when not furnished by plaintiff. .	25
5. Copy of set-off or counterclaim or notice of defence (including particulars), when not furnished by defendant	25
(Note.—In either of the last two preceding items the fee may be taxed against the party ordered to pay costs.)	
6. Receiving and entering bailiff's return to any summons, writ or warrant issued under the seal of the Court (except summons to witness and return to summons or paper from another division)	15
7. Taking confession of judgment	10
(This does not include affidavit and oath, chargeable under item 8.)	
8. Every necessary affidavit, if actually prepared by the clerk, and administering oath to the deponent	25
9. Furnishing duly certified copies of the summons and notices and papers with all proceedings, for purposes of appeal, as required by either party, per folio of 100 words	05
10. Certificate therewith	25
11. Certifying under seal of the Court and delivering to a judgment creditor a memorandum of the amount of judgment and costs against a judgment debtor, or garnishee, under The Creditor's Relief Act, or for any other purpose	25
12. Copies of papers, for which no fee is otherwise provided, necessarily required for service or transmission to the Judge, each	10
If exceeding two folios, per folio	05
13. Every notice of defence or admission entered, or other notice required to be given by the Clerk to any party to a cause or proceeding, including mailing, but not postage.	15
14. Entering final judgment by Clerk, on special summons, where claim not disputed.	
Where claim does not exceed \$60	50
Where claim exceeds \$60	75

15. Entering every judgment rendered at the hearing, or final order made by the Judge.	
Where claim does not exceed \$60	50
Where claim exceeds \$60.....	75
(Note.—This fee does not apply to any proceeding on judgment summons.)	
(These fees will include the service of recording at the trial and afterwards entering in the procedure book the judgment, decree and order in its entirety, rendered or made at the trial. If a garnishee proceeding before judgment, these fees will be allowed for the judgment in respect to the primary debtor, and like fees for the adjudication, whenever made, in respect to the garnishee.)	
16. Subpœna to witness	25
(The subpœna may include any number of names therein and only one original subpœna shall be taxed, unless the Judge otherwise orders.)	
17. For every copy of subpœna required for service	10
18. Summons for jury (including copy for each juryman), when required by parties	1 25
19. Calling and returning jury ordered by the Judge	25
20. Every order of reference, or order for adjournment, made at hearing, and every order requiring the signature of the Judge, and entering the same, including final order on judgment debtor's examination..	25
(Any warning necessary with order forms part of the order.)	
21. Transcript of judgment to another Division Court	50
22. Every writ of execution, warrant of attachment, or warrant of commitment, and delivering same to bailiff.	
Where claim does not exceed \$60	50
Where claim exceeds \$60 and does not exceed \$100	75
Where claim exceeds \$100	1 00
23. Renewal of every summons or writ of execution, when ordered by the judgment creditor, or warrant of commitment, when ordered by judge	25
24. Every bond, when necessary, and prepared by the Clerk (including affidavits of justification and of execution)	1 00
25. Transmitting transcript of judgment; or transmitting papers for service to another division; or to the Judge, on application to him, including necessary entries and mailing, but not including postage	25
26. Receiving papers from another division for service, entering the same, handing to the bailiff, receiving and entering his return and transmitting the same (if return made promptly, not otherwise)	30
27. Search by a person not a party to the suit or proceeding to be paid by the applicant	10
Search by a party to the suit or proceeding, where the suit or proceeding is over one year old	10
(No fee is chargeable for search to a party to the suit or proceeding, if the same is not over one year old.)	
28. Taxing costs, in defended suits, after judgment pronounced	25

29. Making out statement of costs in detail (including bailiff's fees) at the request of any party 10
 (Neither item 28 nor 29 applies to statement of costs endorsed on summons or copy to be served.)
30. Taxing bailiff's costs, under section 178 of the Division Courts Act ... 25
31. Every necessary letter written to any party to any cause, matter or proceeding in the court 15
 (A letter shall not be considered necessary when a notice contains the same information.)

2.—BAILIFF'S FEES.

1. Service of summons issued under the seal of the Court, or Judge's summons or order on each person, except summons to witness and summons to juryman:
 Where claim exceeds \$10 and does not exceed \$20 \$0 40
 Where claim exceeds \$20 and does not exceed \$60 50
 Where claim exceeds \$60 and does not exceed \$100 75
 Where claim exceeds \$100 1 00
 (In interpleader suits the value of the goods to regulate the fee.)
2. For every return as to service under item 1; attending at the clerk's office and making the necessary affidavit 15
3. Service of summons on witness or juryman, or service of notice 25
4. Taking confession of judgment and attending to prove 10
5. For calling parties and their witnesses at the sitting of the court in every defended case, and at the hearing of every judgment summons. 15
6. Enforcing every writ of execution or summons of replevin, or warrant of attachment or warrant against the body, each:
 Where claim does not exceed \$20 65
 Where claim exceeds \$20 and does not exceed \$60 1 00
 Where claim exceeds \$60 1 50
 (Where goods replevied, the value of goods to regulate the amount of the fee. This fee does not include service of summons in replevin on defendant.)
- Fees under Creditor's Relief Act (see section 188 of 10 Edw., cap. 32; and section 26 of R.S.O. cap. 48, 9 Edw. VII.) shall be taxed according to the tariff.
7. Every mile or fraction of a mile necessarily travelled to serve summons, or process, or other necessary papers, or in going to seize on a writ of execution, where money, paid on demand, or made on execution, or case settled after seizure 15
8. Mileage going to arrest under warrant, when arrest made, per mile or fraction of a mile 15
9. Mileage carrying delinquent to prison, including all expenses and assistance, per mile, or fraction of a mile 25
10. Every schedule of property seized, attached, or replevied, including affidavit of appraisal, when necessary:
 Exceeding \$10 and not exceeding \$20 30
 Exceeding \$20 and not exceeding \$60 50
 Exceeding \$60 75

11. Every bond, when necessary, when prepared by the bailiff, including affidavit of justification and execution	1 00
12. Every notice of sale, not exceeding three, under execution, or under attachment, each	25
13. Reasonable allowances and disbursements, necessarily incurred in the care and removal of property:	
(a) If a bailiff removes property seized, he is entitled to the necessary disbursements, in addition to the fees for seizure and mileage.	
(b) If he takes a bond, then to \$1.00 instead of disbursements for removal of property.	
(c) If assistance is necessary in the seizure, or securing, or retaining of property, the bailiff is entitled to the disbursements for such assistance.	
(d) All charges for disbursements are to be submitted to the clerk for taxation, subject to appeal to the Judge.	
(e) The bailiff must in all cases endorse a memorandum of all his charges on the back of the execution, or state them on a separate slip of paper, so that the clerk may conveniently tax the bailiff's charges for fees and disbursements.	
(f) The Clerk in all cases to sign the memorandum of his taxation and preserve it among the papers in the cause, together with the execution, for future reference, and thereby enable the clerk to certify the bailiff's returns properly.	
14. If execution or process in attachment in the nature of execution be satisfied in whole or in part, after seizure and before sale, whether by action of the parties or otherwise, the bailiff shall be entitled to charge and receive 3 per cent. on the amount directed to be levied; or on the amount of the value of the property seized, whichever shall be the lesser amount.	
15. Poundage on executions, and on attachments in the nature of executions, 5 per cent., exclusive of mileage for going to seize and sell, upon the amount realized from property necessarily sold.	

3.—FEES TO WITNESSES AND APPRAISERS.

Allowances to Witness.

Attendance, per diem, to witnesses within three miles of the place where the Court is held, if within the county	\$0 75
And if without the county	1 00
Attendance, if witness resides over three miles from the place of sittings and within the county, per diem	1 00
Attendance, if witness resides without the county and more than three miles of the place of sittings, per diem	1 50
Barristers and solicitors, physicians and surgeons, engineers and veterinary surgeons, other than parties to the cause, when called upon to give evidence of any professional service rendered by them, or to give professional opinions, per diem	4 00

(Note.—Disbursements to surveyors, architects and professional witnesses, such as are entitled to specific fees, by statute, are to be taxed, as authorized by such statute.

If witnesses attend in one case only, they will be entitled to the full allowance.
If they attend in more than one case, they will be entitled to a proportional part in each case only.)
The travelling expenses of witnesses, over three miles, shall be allowed according to the sums reasonably and actually paid, but in no case shall exceed 20 cents per mile, one way.

FEEES OF APPRAISERS.

Fees to Appraisers of Goods, etc., seized under Warrant of Attachment.
To each appraiser, \$1.00 per day, during the time actually employed in appraising goods—to be paid in the first instance by plaintiff and allowed as costs in the cause.

FEEES IN SUITS NOT EXCEEDING \$10.

(Section 48, D.C. Act.)

Clerk.

For all services, from entering action, or suing out a judgment or interpleader summons, up to and including the entering of final judgment, or final order on any such judgment or summons, in case the action proceeds to judgment or final order \$1 25
In case the action does not proceed to judgment or final order, the fees heretofore, or that may hereafter be payable, but not exceeding in the whole the said sum.
For issuing writ of execution, warrant of attachment, or warrant for arrest of delinquent and entering the return thereto 50

Bailiff.

For all services rendered in serving summons and making return, and any other service that may be necessary before the judgment is entered by the clerk or pronounced by the Judge, mileage excepted 50
For enforcing execution, schedule of property seized, or attached, bond where necessary, and all other necessary acts done by him, after seizure, mileage excepted, if money made or case settled, after levy 1 00
(Necessary disbursements incurred in the care and removal of property shall be allowed to be first allowed by the clerk, subject to the approval of the Judge.)

REPORT
OF THE
Inspector of Legal Offices
ONTARIO

1917

PRINTED BY ORDER OF
THE LEGISLATIVE ASSEMBLY OF ONTARIO



TORONTO:
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1918

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To His Honour SIR JOHN STRATHEARN HENDRIE, K.C.M.G., C.V.O., a Colonel
in the Militia of Canada, etc., etc.,

Lieutenant-Governor of the Province of Ontario.

MAY IT PLEASE YOUR HONOUR:

The undersigned begs respectfully to present to your Honour the Thirty-fifth Annual Report of the Inspector of Legal Offices for the year ending 31st day of December, 1917.

I. B. LUCAS,

Attorney-General.

Toronto, February 27th, 1918.

REPORT

OF THE

Inspector of Legal Offices

ONTARIO, 1917

To His Honour SIR JOHN STRATHEARN HENDRIE, K.C.M.G., C.V.O., a Colonel
in the Militia of Canada, etc., etc.,

Lieutenant-Governor of the Province of Ontario.

SIR,—I have the honour to present the thirty-fifth Annual Report of the Inspector of Legal Offices upon the affairs of the Judicial Offices of the Province for the year ending December 31st, 1917.

A list of officers appointed during the year, with the date of the publication of each appointment in the *Ontario Gazette*, will be found in Appendix "L" to this Report.

SHERIFFS.

By Section 41 of the *Sheriffs' Act*, as enacted by 4 Geo. V, chapter 21, section 4, a Sheriff whose net income for the year does not exceed the sum of \$1,500.00, may, on the report of the Inspector of Legal Offices, be paid out of the Consolidated Revenue Fund an amount sufficient to make up his income for the year to \$1,500.00.

Of the 48 County and District Sheriffs, 27 are entitled to payments under this Statute on their incomes for the year.

Section 5 of *The Public Officers' Fees Act* provides that every Sheriff may retain his net income up to \$6,500.00, but shall pay to the Province 90 per cent. of the excess over that sum. During 1917, one Sheriff only came within the provisions of this enactment. Of those whose incomes for the year were less than \$1,500.00

the Income of 1	was under	\$500 00		
the Incomes of 3	were over	600 00 and under	\$700 00	
"	2	"	700 00	" 800 00
"	4	"	800 00	" 900 00
"	4	"	900 00	" 1,000 00
"	1	"	1,000 00	" 1,100 00
"	5	"	1,100 00	" 1,200 00
"	2	"	1,200 00	" 1,300 00
"	2	"	1,300 00	" 1,400 00
"	3	"	1,400 00	" 1,500 00

The incomes of 12 Sheriffs were over \$1,500.00, but under \$2,000.00, as follows:—

4	had incomes over	\$1,500 00 and under	\$1,600 00
1	"	"	1,600 00
4	"	"	1,800 00
3	"	"	1,900 00
			2,000 00

The incomes of the remaining nine were:—

\$2,428 40	\$4,371 13
2,731 40	5,068 40
2,769 12	5,973 03
3,526 48	6,796 11
4,178 00	

When monies are received on a Writ of Execution an account in respect of such Writ should be opened immediately in the Fi. Fa. Cash Book, or as it is more frequently called "The Suitors'" Cash Book. This account should show all monies received and the dates when received, and all monies paid over, by the Sheriff with the dates of such payments, to such parties as are entitled to them. When all the proceedings in connection with the Writ are completed the account should be balanced, the last entry being the Sheriff's fees and poundage. Separate accounts should be kept for each Writ.

The Fee Book should contain daily entries of all of the fees earned as well as those actually received, and also all sums disbursed for carrying on the work of the office.

Appendix "A" sets out in tabulated form the statistical returns of the Sheriffs for the year 1917.

LOCAL MASTERS.

The work of the Masters I found to have been generally well performed. The majority of the offices are held by the Judges of the County and District Courts.

All are not as prompt as they should be in making their Annual Returns.

In Appendix "B" is set out in tabulated form the statistical returns of the Local Masters for the year 1917 from which it will be seen that the business of the year was very light.

LOCAL REGISTRARS, DEPUTY REGISTRARS, DEPUTY CLERKS OF THE CROWN, COUNTY AND DISTRICT COURT CLERKS.

An examination of the suit papers showed a want of care on the part of some officers. In some instances the filings were put away unstamped, and the praecipe for entering actions did not always have affixed thereto the proper law stamps.

One officer had neglected to cancel stamps for searches made for the mercantile agencies, and another failed to pay over to the Treasurer the Jury Fees.

Frequent complaints were made by the Registrar of the Court of Appeal that papers were being transmitted to his office instead of the Central Office, Osgoode Hall; and the Judgment Clerk has had to report the neglect of officers in not sending returns of their Judgments. Such neglect occasions much inconvenience and takes up unnecessarily the time of the Inspector.

Appendix "C" is a return of the business of the High Court Division of the Supreme Court of Ontario in the offices of the Local Registrars, Deputy Registrars, and Deputy Clerks of the Crown: while Appendix "D" is a return of the business in the offices of the Clerks of the County and District Courts for the year 1917.

SURROGATE REGISTRARS.

It is necessary to repeat the instructions given as to the proper practice, when it is desired to have the accounts of an estate passed on by the Surrogate Judge. An application to pass the accounts must first be prepared, and this, with the accounts duly verified by affidavit, must be fyled in the office of the Surrogate Registrar. The next step is to obtain from the Judge an appointment.

The date set by the Judge for the hearing, as stated in the appointment, should be given to the Surrogate Registrar, in order that he may attend and bring with him to the hearing the accounts and other papers fyled. After the passing, the appointment, proof of its service, accounts, and a duplicate of the order must be left with the Registrar. To the order are affixed the stamps required in those Counties in which the Surrogate Judges' fees have been commuted.

Attention must once more be directed to the circular letter of December 21st, 1916, as published in my report for last year, some officers having failed to comply with the instructions therein given.

Law stamps aggregating \$257.50 had not been affixed to Surrogate papers, a most serious omission, for by Section 7 of *The Law Stamps Act* (R.S.O., Cap. 25) unstamped papers and the proceedings thereon are absolutely void, and Sections 21 and 22 provide penalties for such neglect.

Appendix "E" gives in tabulated form the business of the Surrogate Courts for the year 1917.

COUNTY AND DISTRICT CROWN ATTORNEYS AND CLERKS OF THE PEACE.

These officers have not all been prompt in making returns of fines received for the Province.

During the year I have had many letters from Police Magistrates and others as to the disposition to be made by them of fines imposed under particular Statutes. Generally speaking all fines for offences under Dominion and Provincial Statutes belong to the Province. See R.S.O., Cap. 99, and Section 1,036 of the Criminal Code as amended by 8 and 9 Edward VII, Cap. 9.

There are, of course, exceptions and Magistrates must familiarize themselves with the Statutes.

All fines the property of the Province must be paid to the Crown Attorney to whom is given supervision of same. See Order-in-Council, September 30th, 1915. To this also there are exceptions, notably in the case of the *Ontario Temperance Act*, which requires the Magistrate to pay to the Inspector of the District, fines thereunder belonging to the Province. It is the Crown Attorney's duty to see that this is done.

GENERAL REMARKS.

It again becomes necessary to set out the material required to be fyled with the Registrar of the Appellate Division of the Supreme Court before a case may be put on the list for hearing, as follows:—

- (1) Notice of the Appeal.
- (2) Five copies of the evidence, certified by the Official Reporter.
- (3) Five copies of the Judgment of the Lower Court.
- (4) Five copies of the Judge's reasons, if any.
- (5) The record, or original pleadings, at the trial.
- (6) Exhibits, with a properly certified list of the same as produced at the trial.

The correspondence of the Inspector's office is increasing year by year. Much time would be saved and many unnecessary letters avoided if officers, especially Police Magistrates, would make their returns promptly and in proper form.

The sums payable in respect of income for the year, under R.S.O., Chapter 17, amounted to \$40,890.13, as follows:—

Local Registrars and Deputy Clerks of the Crown.....	\$35,229 85
Crown Attorneys and Clerks of the Peace.....	2,995 28
Sheriffs.....	2,665 00

Appendix "F" is a statement of the fees and emoluments of the officers for the year ending December 31st, 1917, and of the sources from which they derive their income.

In Appendix "G" I have set the more important business of the High Court Division of the Supreme Court of Ontario, transacted at Toronto, during the year 1917, compiled from statements received from the officers at Osgoode Hall.

Appendix "H" shows the number of actions tried, or otherwise disposed of, by the Justices of the High Court Division, and of the Divisional Courts of the Appellate Division, of the Supreme Court of Ontario, and the disposition thereof, during the year 1917; while Appendix "J" shows the Criminal business of the High Court Division of the Supreme Court of Ontario at its sittings throughout the Province for the same period.

Appendix "I" is a statement of the business transacted in the office of the Surrogate Clerk, at Osgoode Hall, for the year 1917.

Appendix "K" shows in tabulated form the business of the Courts of General Sessions of the Peace, and of the County and District Court Judge's Criminal Courts of the Province for the same period.

I have the honour to be,

Sir,

Your obedient servant,

JAS. W. MALLON,

Inspector.

Osgoode Hall, February 27th, 1918.

APPENDICES

APPENDIX A.—Containing in tabulated form Statistics as returned

Counties or Districts.	Number of writs of summons received for service		Number of subpoenas received for service in—				Number of orders for arrest.		Number of other process.		Total process received.	
			Criminal Cases.		Civil Cases.							
	S.C.	C.C.	S.C.	C.C.	S.C.	C.C.	S.C.	C.C.	S.C.	C.C.	S.C.	C.C.
Algoma	23	39	6	26	1	.....	.....	.....	9	6	39	71
Brant	18	48	27	47	11	11	.....	.....	9	11	65	117
Bruce	20	12	1	23	20	12	.....	.....	18	37	.....	.....
Carleton.....	219	183	15	11	6	3	.....	.....	47	28	287	225
Dufferin.....	3	.....	.....	3	.....	.....	.....	.....	2	.....	5	3
Elgin ...	10	26	.....	.....	.....	.....	.....	.....	1	.....	11	26
Essex.....	69	98	7	15	6	1	.....	.....	25	14	107	128
Frontenac	16	32	4	1	4	.....	.....	.....	4	2	28	35
Grey	23	19	2	7	.....	.....	.....	.....	.....	.....	25	26
Haldimand.....	7	15	.....	37	10	.....	.....	.....	.....	.....	17	52
Halton	6	12	.....	5	.....	.....	.....	.....	8	1	14	18
Hastings.....	30	44	12	12	4	1	1	.....	2	7	49	63
Huron.....	11	20	1	5	.....	.....	.....	.....	1	.....	13	25
Kenora.....	2	1	.....	2	.....	.....	.....	.....	2	2	4	5
Kent	35	50	15	22	1	.....	.....	.....	6	7	57	79
Lambton.....	12	10	5	13	.....	1	.....	.....	.....	6	17	30
Lanark.....	7	18	1	5	.....	.....	.....	.....	.....	.....	8	23
Leeds and Grenville	10	22	1	20	1	.....	.....	1	3	1	15	44
Lennox and Addington.....	11	13	.....	4	.....	1	.....	.....	1	1	12	19
Lincoln.....	35	49	1	11	2	1	.....	.....	2	1	40	65
Manitoulin .....	.....	1	.....	.....	.....	.....	.....	.....	.....	.....	.....	1
Middlesex.....	41	77	6	28	5	.....	1	.....	14	10	67	115
Muskoka	7	9	5	18	.....	.....	.....	.....	.....	.....	12	27
Nipissing.....	6	17	2	4	.....	.....	.....	.....	3	2	11	23
Norfolk.....	2	18	.....	3	.....	.....	.....	.....	3	.....	5	23
Northumberland and Durham	13	20	.....	16	1	1	.....	.....	4	2	18	39
Ontario.....	21	17	.....	9	.....	.....	.....	.....	4	1	25	27
Oxford.....	9	47	.....	3	2	.....	.....	.....	10	4	21	54
Parry Sound.....	8	24	6	5	1	.....	.....	.....	2	2	17	31
Peel.....	14	12	.....	3	.....	1	.....	.....	.....	9	21	18
Perth.....	14	29	4	7	2	2	.....	.....	8	4	28	42
Peterborough	13	26	2	15	.....	.....	.....	.....	7	3	22	44
Prescott and Russell.....	4	10	2	4	.....	.....	.....	.....	1	.....	7	14
Prince Edward.....	9	6	.....	1	.....	.....	.....	.....	.....	.....	9	7
Rainy River.....	14	27	1	7	1	1	.....	.....	6	1	23	36
Renfrew.....	8	27	3	1	.....	1	.....	.....	.....	2	11	31
Simcoe.....	9	9	7	15	.....	.....	.....	.....	7	.....	23	24
Stormont, Dundas and Glengarry	9	35	6	2	.....	1	.....	.....	3	5	18	43
Sudbury	45	172	1	121	11	3	.....	.....	12	15	69	316
Temiskaming.....	21	60	11	11	6	5	.....	.....	6	11	44	87
Thunder Bay	68	44	2	3	.....	.....	.....	.....	19	4	89	51
Victoria.....	7	9	.....	.....	.....	.....	.....	.....	.....	.....	7	9
Waterloo... ..	27	46	8	3	1	.....	2	2	11	5	49	56
Welland.....	41	56	24	7	4	.....	1	.....	3	2	73	65
Wellington.....	19	25	1	.....	2	.....	.....	.....	7	.....	29	25
Wentworth.....	111	222	2	92	17	10	.....	3	27	39	157	366
York.....	51	45	.....	76	1	1	.....	21	25	6	77	449
Toronto.....	759	677	27	14	48	14	2	.....	275	129	1,111	834
Totals	1,917	2,488	218	737	168	71	7	27	597	360	2,856	3,911

by the different Sheriffs for the year ending 31st December, 1917.

Number of persons served.		Estreats received.		Number of jurors summoned.		Number of writs of execution received.			Number of renewals of writs of execution against—		
									Goods and Lands.		
S.C.	C.C.	S.C.	C.C.	S.C.	C.C.	S.C.	C.C.	D.C.	S.C.	C.C.	D.C.
98	153	.....	.....	122	86	17	28	16	17	35	.....
60	132	.....	.....	122	122	9	25	5	1	4	.....
30	60	.....	1	122	122	4	26	10	2	4	.....
485	283	.....	.....	219	122	80	171	27	33	42	.....
5	13	.....	.....	122	122	5	6	1	2	3	.....
23	32	.....	.....	52	192	14	26	21	.....	5	.....
190	180	.....	.....	122	122	35	74	48	6	4	.....
52	44	.....	.....	138	28	8	18	19	3	2	.....
42	39	.....	.....	122	122	7	27	10	.....	.....	.....
28	72	.....	.....	122	218	3	10	2	1	1	.....
14	29	.....	.....	122	98	7	11	2	.....	1	.....
153	104	.....	.....	122	122	9	30	7	12	6	.....
42	44	.....	.....	122	122	9	25	7	.....	.....	.....
6	11	.....	.....	115	57	12	13	2	7	4	.....
169	110	.....	.....	122	122	7	44	12	1	1	1
53	76	.....	.....	122	122	8	26	20	6	7	.....
14	33	.....	.....	117	112	9	14	4	.....	.....	.....
38	126	.....	.....	122	218	1	19	2	1	.....	.....
18	37	.....	.....	122	98	3	4	1	.....	.....	.....
53	110	.....	.....	122	122	13	31	12	.....	1	.....
.....	1	.....	.....	61	61	2	6	.....	.....	.....	.....
102	242	.....	.....	183	122	29	74	20	3	2	.....
11	34	.....	.....	122	122	6	13	4	1	.....	.....
16	32	.....	.....	46	14	6	22	.....	.....	.....	.....
3	45	.....	.....	122	122	4	9	9	.....	.....	.....
29	100	.....	.....	122	122	13	24	8	4	10	.....
27	71	.....	.....	122	122	14	20	5	3	9	1
45	78	.....	.....	122	122	8	42	25	.....	.....	.....
83	48	.....	.....	122	61	5	18	7	2	8	.....
27	41	.....	.....	122	122	12	18	2	3	1	.....
44	81	.....	.....	122	122	10	32	11	3	3	.....
52	82	.....	.....	122	122	13	19	10	.....	.....	.....
18	25	.....	.....	122	122	5	11	2	.....	.....	.....
13	7	.....	.....	122	122	.....	.....	.....	1	.....	.....
36	73	.....	.....	122	122	17	22	5	.....	.....	.....
30	38	.....	.....	122	122	8	32	6	.....	1	.....
19	112	.....	.....	100	118	16	36	14	1	1	.....
79	61	.....	.....	110	98	6	28	23	.....	.....	.....
64	282	.....	.....	122	98	8	80	9	1	2	.....
94	112	.....	2	123	98	41	108	38	3	6	.....
168	67	.....	.....	137	135	35	87	33	36	62	.....
9	7	.....	.....	98	98	10	16	9	1	5	.....
101	73	.....	.....	120	120	11	54	11	8	5	.....
125	222	.....	.....	122	122	15	77	14	1	1	.....
33	29	.....	.....	122	122	17	24	9	.....	1	.....
240	676	.....	1	183	244	30	111	29	17	41	.....
112	1,886	.....	2	.....	372	45	68	17	10	11	.....
1,813	966	.....	3	219	.....	380	568	77	166	173	.....
5,716	7,008	.....	9	5,803	5,796	805	2,037	625	356	462	2

APPENDIX A.—Containing in tabulated form Statistics as returned by the

Counties or Districts.	Number of renewals of writs of execution against—					Number of writs of possession received		Number of writs Ca. Sa.	
	Lands only.			Goods only.					
	S.C.	C.C.	D.C.	S.C.	C.C.	S.C.	C.C.	S.C.	C.C.
Algoma			10						
Brant.....			4				1		
Bruce....			2		4				
Carleton.....	7		1			3			
Dufferin									
Elgin.....						2			
Essex			4		1	5	4		
Frontenac.....									
Grey.....		2	1						
Haldimand.....									
Halton			1						
Hastings.....			6			2			
Huron.....	2	1							
Kenora									1
Kent.....			1				1		
Lambton.....						1			
Lanark.....									
Leeds and Grenville...									
Lennox and Addington.									
Lincoln.....									
Manitoulin.....									
Middlesex.....			2			1			
Muskoka.....									
Nipissing.....	1								
Norfolk.....			2			1			
Northumberland and Durham.....			9			1			
Ontario.....			1			1	1		
Oxford.....									
Parry Sound...			3						
Peel.....		5							
Perth.....			7						
Peterborough.....									
Prescott and Russell ..							1		
Prince Edward.....									
Rainy River.....						1			1
Renfrew.....									
Simcoe.....			1			2	1		
Stormont, Dundas and Glengarry.....						1			
Sudbury.....			1			1	5		
Temiskaming			1			1			
Thunder Bay			10			2	1		
Victoria			5						
Waterloo			4			2			
Welland				1	1				
Wellington.....			1			1			
Wentworth.....			19			2	1		
York			8			8			
Toronto.....	8	7	45			53	15		
Totals.....	18	15	149	1	6	91	31		2

different Sheriffs for the year ending 31st December, 1917.—Continued.

Number of sales under writs of execution of					Seizures under writs of execution where no subsequent sale.			Number of Attendances to seize where no goods found.		Writs of execution on which money realized.			Cases under Creditors' Relief Act.	Certificates received under Creditors' Relief Act.
Goods.		Lands.												
S.C.	C.C.	S.C.	C.C.	D.C.	S.C.	C.C.	D.C.	S.C.	C.C.	S.C.	C.C.	D.C.		
1	1				2	2	2	1	1	3	5	2	2	2
1						6				1	8	2	1	
	3			2	3	4		1	5			6	8	8
	1				13	73			11	4	41	1		
					2	11	2	2	5	2	12	2	1	1
2	2				9	21		3	15	16	38	6	3	4
					1	1		1		2	6	4		
					2	8		6	4	2	9			
	1					2					4		1	
1					3	5			1	2	3			
1	2		1	2		3	1		2	3	12	3	4	
						9			3		9			
	2	1			1	1		1	1	2			2	2
	1				2	2				3	8		1	4
	2					6		1	5	1	8	1	3	2
					6	2			5	3	1	1		
		1				8			2	1	8		1	
1			1		1					1	2		2	
					3	8			1	4	6	4		
						2					4			
1	3		1		3	16			5	5	33	2	5	
1	1				2	11								
										3	5			
					1	2		1						
1	2				2			4	7	3	2	1	3	1
					5	6		9	3	3	4			
1	4	1	1		2	7			8	10	27	33	7	
					1				1		8			
					4	5		6	3	2	5			
1		1		1	7	6			3	6	24	8	3	1
						3			1		7	1		
2										2	2		2	1
										1	1			
1	2				3			3	3	6	11		3	16
	2					3			1	1	16	1		
1					5	10		3	8	3	6		2	
	1	1			1	3				2	12		2	3
	3				1	19			1	1	23	1		1
3	1				5			5	1	5	13		6	13
2	3	1	3		7	23		4	9	10	29		12	12
			1							3	2			
1					3	14		3	16	4	28			
1	1		3	1		3			2	4	19	3	6	6
					2	2		2	3	1	4	1	1	
	5	1			6	27		2	11	2	20	3	6	1
				1	7	9		7	22	7	22	2	15	
11	9	1	2							35	128	13	34	5
34	52	8	13	7	115	343	5	65	169	169	635	101	137	83

APPENDIX A.—Containing in tabulated form Statistics as returned by the

Counties or Districts.	Assignments made to Sheriff under R.S.O. cap. 134.	Returns received under R.S.O. cap 266, sec. 37.	Sales of Lands under R.S.O. cap. 266, sec. 37.	Amount endorsed on Writs of Execution (not renewals).					
				For debt or damages.			For costs taxed.		
				S.C.	C.C.	Div. Co.	S.C.	C.C.	Div. C.
				\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Algoma.	1	5	....	54,376 96	9,751 75	1,603 65	3,481 99	616 27	164 38
Brant.....	2	....	....	41,003 49	7,581 98	565 38	942 13	813 65	8 20
Bruce.....	....	....	2	4,075 15	8,728 21	907 34	188 04	447 93	87 55
Carleton.....	....	....	....	251,148 59	43,394 46	3,126 07	3,352 97	3,973 31	186 57
Dufferin.....	....	....	....	2,525 72	827 88	58 71	115 42	49 95	7 01
Elgin.....	1	....	....	48,908 96	9,685 23	1,208 35	445 10	695 47	90 59
Essex.....	2	....	....	116,033 95	15,716 27	3,291 63	3,404 23	2,221 65	209 06
Frontenac. ....	....	....	....	16,032 44	5,269 01	2,091 08	323 70	981 63	72 78
Grey.....	....	....	....	17,637 42	8,026 37	828 43	99 57	828 43	.....
Haldimand.....	....	....	....	2,764 04	3,540 63	166 07	293 58	281 59	17 20
Halton. ..	....	....	....	103,614 70	2,326 08	145 63	318 85	362 11	15 23
Hastings.....	2	....	....	19,550 73	24,474 18	736 54	471 88	875 05	119 32
Huron.....	....	....	....	11,374 55	4,710 98	743 38	606 11	796 16	28 19
Kenora.....	....	5	2	33,428 88	5,093 42	181 59	758 20	503 35	15 17
Kent.....	3	....	....	6,062 20	13,782 74	1,888 81	370 70	1,438 24	61 50
Lambton.....	....	....	....	3,776 15	8,702 39	2,333 05	641 84	920 03	173 92
Lanark.....	....	....	....	121,141 67	4,749 66	179 85	276 63	370 44	14 51
Leeds & Grenville	....	....	....	3,358 35	5,026 05	213 70	47 00	746 10	13 17
Lennox & Addington .....	....	....	1	4,937 12	1,042 98	159 10	857 15	51 75	21 55
Lincoln.....	....	....	....	18,390 48	10,583 34	1,332 26	195 05	1,096 04	86 97
Manitoulin.....	....	....	....	2,380 29	773 31	.....	114 33	189 33	.....
Middlesex.....	....	....	....	65,424 46	19,882 65	2,049 79	1,814 51	1,963 04	211 90
Muskoka.....	....	....	....	6,450 30	2,394 94	391 72	92 60	311 03	51 09
Nipissing.....	1	....	....	5,261 57	7,036 19	.....	1,204 35	589 09	.....
Norfolk.....	....	....	....	31,162 72	3,136 38	766 26	125 20	190 85	45 42
Northumberland and Durham...	....	....	....	68,050 94	10,425 52	580 06	281 18	731 10	17 77
Ontario.....	....	....	....	13,494 27	5,329 33	538 06	444 07	500 70	51 63
Oxford.....	....	....	....	53,145 19	11,557 23	1,957 90	569 34	1,416 75	96 03
Parry Sound.....	....	14	1	62,496 74	5,395 39	879 64	337 42	487 19	95 24
Peel.....	....	....	....	38,887 43	5,976 47	349 58	266 75	504 45	15 57
Perth.....	1	....	....	46,443 94	6,051 82	1,102 63	1,382 23	251 59	59 53
Peterborough.....	....	....	1	15,388 60	6,069 57	1,181 27	349 75	445 16	71 65
Prescott & Russell	....	....	....	27,635 82	3,257 57	229 15	1,434 59	201 47	13 77
Prince Edward...	....	....	....	.....	595 54	61 50	.....	108 74	5 11
Rainy River.....	....	....	1	35,099 08	7,803 37	673 18	990 61	348 72	37 89
Renfrew.....	....	....	....	58,004 80	6,386 99	675 54	249 35	693 98	18 68
Simcoe.....	....	....	....	64,066 71	11,659 40	2,006 22	1,064 26	1,040 20	198 64
Stormont, Dundas and Glengarry.	....	....	1	36,804 41	6,694 00	2,827 32	431 78	887 27	132 89
Sudbury.....	4	....	....	105,370 86	24,568 72	861 43	1,753 55	2,362 83	88 50
Temiskaming.....	2	12	....	58,152 68	27,242 01	4,830 85	7,560 13	3,971 34	543 40
Thunder Bay ..	1	....	5	164,086 19	30,412 85	2,734 61	2,795 45	2,625 91	284 13
Victoria.....	....	....	....	6,038 36	3,282 48	997 45	137 47	309 89	15 22
Waterloo.....	....	....	....	15,035 57	13,169 07	1,336 50	1,422 07	1,389 89	56 11
Welland.....	1	....	....	57,034 66	35,136 32	2,069 78	1,720 03	1,917 42	.....
Wellington.....	....	....	....	99,642 72	6,382 65	942 14	778 79	929 87	79 17
Wentworth.....	2	....	....	140,812 92	32,584 81	2,716 80	3,327 45	3,532 21	200 33
York.....	....	....	....	222,486 62	33,008 32	1,849 89	5,026 08	2,261 02	110 10
Toronto.....	....	....	....	1,500,319 73	167,997 08	7,579 20	28,074 16	18,971 99	615 05
Totals.....	23	36	14	3,879,319 13	719,223 59	64,040 17	80,937 65	77,222 18	4,494 19

different Sheriffs for the year ending 31st December, 1917.—*Concluded.*

Amounts realized under writs of execution from sales of						Amount received for fines, penalties, etc.	Amount received (not fees) under Fi. Fas. without sale, goods and lands.		
Goods.			Lands.				S.C.	C.C.	Div. C.
S.C.	C.C.	Div. C.	S.C.	C.C.	Div. C.				
\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
51 55	262 55						2,272 22	1,045 03	263 34
195 36						50 00		2,384 31	85 00
267 80	227 84				255 73			638 06	50 04
	301 00						1,702 88	6,889 17	151 95
							1,180 30	2,794 54	110 90
135 00	49 48						15,718 70	5,502 46	643 42
							1,259 60	1,472 30	271 38
								1,563 57	
	213 35							1,180 59	
125 00							1,326 53	527 95	
65 30	69 70			1,275 13	61 09		1,145 00	756 39	110 39
						900 00		2,031 89	
	146 75		500 00				266 98	505 82	
	535 00					25 00	335 50	1,347 01	
	705 55					100 00		1,617 40	
							726 05	33 76	
			140 00					1,123 93	
168 55				375 00				36 70	
							3,313 30	1,096 36	740 08
								705 39	
805 00	1,378 50			230 00		200 00	2,688 48	3,620 88	545 97
175 00	240 00						135 00	458 81	
	671 25					200 25	87 00		76 25
						436 20	500 59	572 28	
1,177 67	2,058 98		1,651 72	1,375 00			3,065 01	2,492 02	923 74
						61 03		1,511 74	
							553 70	648 59	
60 00			800 00		85 00	2 00	1,269 71	2,464 63	403 29
			215 00					1,027 47	80 00
1,382 00							4,814 95	1,310 77	
776 87									
	1,039 62						445 90	778 11	
	63 23					50 00		2,103 84	83 27
							724 90	660 04	
	90 00		4,750 00				1,204 89	2,110 85	
	377 75						1,413 00	3,124 61	58 40
1,189 50	205 25						2,745 34	2,290 53	
632 00	660 00		1,000 00	440 00			4,738 56	2,416 66	
				225 00			93 00		
274 55						2,000 00	966 44	2,919 28	
735 00	570 24	376 00		820 00	126 00		1,470 32	3,808 96	
500 00							1,200 00	994 58	180 60
	1,077 66		169 50					3,117 05	248 02
				23 05		494 00	1,323 51	3,062 08	277 07
8,833 88	2,149 10		3,070 00	230 00			6,285 27	19,657 95	976 98
17,550 03	13,092 80	376 00	12,395 22	4,993 18	527 82	4,578 48	63,962 63	82,184 42	6,280 09

APPENDIX B.—Being a return of business transacted by Local Masters through-

County or District.	Number of Orders made for the following purposes:					Examinations taken as special examiner or otherwise before trial.
	For administration of estates.	For partition or sale of property.	Respecting Infants under R.S.O., Cap. 153, Sec. 5 (Examination only).	Under Winding-up Acts.	Other Orders made in chambers.	
Algoma					1	
Brant						
Bruce						
Carleton.....					74	60
Dufferin.....						
Elgin.....						58
Essex		1		2		
Frontenac		1		1		2
Grey				5	11	
Haldimand.....					1	
Halton						
Hastings.....		1			10	11
Huron						
Kenora					16	3
Kent						
Lambton.....		1			18	
Lanark						
Leeds and Grenville					6	
Lennox and Addington	3				1	
Lincoln.....				2	4	
Manitoulin						
Middlesex				14	26	9
Muskoka						
Nipissing						
Norfolk						
Northumberland and Durham.....					6	
Ontario.....		1			2	
Oxford						
Parry Sound						
Peel.....						
Perth		2		2	10	
Peterborough	1	2		43	15	
Prescott and Russell.....						
Prince Edward					2	
Rainy River						
Renfrew.....					17	
Simcoe						
Stormont, Dundas and Glengarry					8	
Sudbury.....						
Temiskaming						
Thunder Bay						
Victoria						
Waterloo						2
Welland		1				
Wellington.....				3	38	22
Wentworth					34	
Totals.....	4	10		72	300	167

out the Province of Ontario during the year ending 31st December, 1917.

Number of Judgments or Orders brought into the Master's Office for taking the following accounts, etc.

Administration of estates.	Executors', trustees' or committees' accounts and compensation.	Foreclosure of mortgage or bond.	Redemption of mortgage or bond.	Sale under mortgage or agreement.	Account on any charge or liens on lands other than mechanics' liens.	Accounts under Mechanic's Lien Act.	Specific performance.	Partnership accounts.	Alimony.	Partition or sale.	Damages for breach of contract or covenant.
1				1							
		3								1	
1	1	73		7				2			1
2		2						1			
1	1	4		2						2	
1		3								1	
				1						1	
									1		
	1	1									
		1		1		1		1		1	
		1				1					
	1	2		1				1			
					3	1		1			
1		2								1	
		1								1	
3	1										
1										1	
3	1	22						1		2	
1		1									
										1	
		3								1	
2		1									
		1									
1		4						3			
1	1	5		2					1	1	
		1									
		3									
		2									
										1	
1		1									
		16							1		
		1									
		3									
		7									
	1					2				1	
										1	
2										1	
		5				3				2	
22	8	169		15	3	8		10	3	19	1

APPENDIX B.—Being a return of business transacted by Local Masters through-

County or District.	Number of Judgments or Orders.—Con-					
	Work and labor done.	Money received, paid, advanced, or lent.	Goods sold and delivered.	Promissory notes and bills of exchange.	Bonds, life and fire insurance.	Infants' estates.
Algonia						
Brant						
Bruce						
Carleton		1				2
Dufferin						
Elgin						
Essex	1	1	1			
Frontenac						
Grey						
Haldimand						
Halton						
Hastings						
Huron		1				
Kenora		1				
Kent						
Lambton	1					
Lanark						
Leeds and Grenville	1					
Lennox and Addington						
Lincoln						
Manitoulin						
Middlesex						
Muskoka						
Nipissing						
Norfolk						
Northumberland and Durham						
Ontario						
Oxford						
Parry Sound						
Peel						
Perth						
Peterborough						
Prescott and Russell						
Prince Edward						
Rainy River						
Renfrew						
Simcoe						
Stormont, Dundas & Glengarry						
Sudbury						
Temiskaming						
Thunder Bay						
Victoria						
Waterloo						
Welland						
Wellington						
Wentworth						
Totals	3	4	1			2

out the Province of Ontario during the year ending 31st December, 1917.—*Concluded.*

tinued.									
Lunacy.	Miscellaneous.	Number of advertisements of sale issued.	Number of reports issued.	Number of references pending at date of return.	Number of bills of cost taxed by Master.	Amount realized by sales held under direction of Master.	Amount of costs of reference, etc., taxed by Master or under his direction.	Amount of commission allowed in administration and partition matters.	Amount of fees earned by Local Masters during the year.
						\$ c.	\$ c.	\$ c.	\$ c.
.....	1	2	2	3	1	.....	.....	.....	165 70
1	.....	.....	5	1	5	500 00	112 25	125 70	68 90
.....	.....	.....	2	1	1	.....	252 78	.....	14 20
2	2	7	67	21	67	30,300 00	7,860 39	.....	2,385 50
.....
2	.....	1	5	4	.....	.....	.....	.....	617 95
3	1	3	11	11	8	6,620 00	1,635 00	130 00	281 52
2	.....	1	7	3	4	3,500 00	.....	175 00	389 00
.....	1	1	3	3	1	1,510 00	102 50	150 00	98 40
.....	1	.....	4	2	3	.....	211 28	.....	89 80
1	.....	.....	2	1	1	.....	.....	.....	33 66
.....	.....	3	4	5	3	13,245 00	484 60	.....	362 70
1	.....	.....	1	2	.....	.....	171 49	.....	36 20
.....	.....	2	6	1	4	1,300 00	217 00	.....	126 40
1	.....	.....	.....	.....	.....	.....	.....	.....	8 30
.....	.....	.....	4	1	1	.....	96 80	.....	147 84
.....	1	1	4	6	2	17,500 00	64 66	.....	39 90
.....	1	2	8	1	13	10,375 00	584 12	1,080 00	130 40
.....	.....	1	.....	3	.....	.....	.....	.....	38 65
.....	.....	3	7	1	12	36,433 62	.....	1,654 33	231 10
.....
3	11	.....	28	6	14	70,800 00	984 98	1,653 55	519 68
.....	1	.....	1	.....	.....	.....	.....	.....	33 70
.....	.....	.....	.....	1	.....	.....	.....	.....	5 80
.....	.....	1	3	.....	.....	3,495 00	.....	209 85	17 90
2	.....	1	3	.....	4	1,700 00	.....	184 00	75 10
1	1	.....	2	1	.....	.....	.....	.....	141 20
.....	.....	.....	1	1	.....	.....	.....	.....	22 50
.....	.....	1	.....	.....	.....	.....	.....	.....	9 40
2	.....	.....	8	10	8	15,300 00	1,128 25	618 94	1 90
2	3	.....	14	5	62	4,250 00	6,352 00	9,850 00	173 15
.....	.....	.....	.....	2	1	.....	74 65	.....	877 00
.....	.....	.....	3	.....	.....	1,900 00	.....	.....	12 70
.....	.....	.....	3	1	1	.....	.....	.....	12 30
.....	.....	.....	.....	.....	.....	.....	.....	.....	49 90
2	.....	1	2	1	1	.....	129 63	168 00	.....
1	1	.....	.....	6	5	7,000 00	389 15	195 00	290 08
.....	.....	1	17	.....	15	.....	.....	.....	93 70
.....	.....	.....	1	.....	2	.....	42 90	.....	289 40
.....	.....	1	6	5	2	200 00	63 29	.....	7 30
3	.....	.....	1	1	1	.....	37 30	.....	184 10
.....	.....	2	8	3	6	.....	509 06	.....	26 30
1	.....	.....	2	4	2	.....	.....	.....	161 50
.....	.....	2	5	17	1	.....	.....	242 00	168 96
.....	6	2	16	14	1	72,000 00	.....	415 00	373 11
.....	.....	.....	.....	.....	.....	.....	.....	.....	689 70
30	31	39	266	148	252	297,928 62	21,432 29	17,251 37	9,501 90

APPENDIX C.—A return of all business transacted by Local Registrars,
31st Dec

County or District.	Writs of summons issued.	Orders for arrest issued.	Actions entered in Procedure Book.			<i>Præcipe</i> orders issued.	Orders issued and signed by Local Judge.	Examination of parties returned.	Records passed.	Actions entered for Trial.		Actions tried.		Workmen's Compensation Actions tried.	
			Writs issued during year.	Writs issued during previous years.	Otherwise than by Writ.					With Jury.	Without Jury.	With Jury.	Without Jury.	With Jury.	Without Jury.
Algoma	42	....	32	9	6	3	41	4	10	3	8	3	5	....	....
Brant	50	....	32	2	20	....	26	27	15	4	10	2	3	....	....
Bruce	31	....	28	2	5	2	18	13	5	3	2	1	2	....	....
Carleton	381	....	301	12	....	12	35	26	45	15	43	13	29	....	....
Dufferin	4	....	3	....	....	....	1	1	1	1	....	....	....	....	....
Elgin	40	....	34	8	11	3	17	1	8	4	5	1	3	....	2
Essex	131	....	95	7	61	5	123	107	52	22	48	11	28	....	....
Frontenac	34	....	25	....	12	4	23	24	11	1	8	1	8	....	....
Grey	31	....	28	....	1	1	....	11	14	3	10	1	9	....	....
Haldimand	18	....	12	1	....	....	2	....	5	1	3	1	2	....	....
Halton	5	....	3	1	....	....	7	....	3	....	3	....	1	....	....
Hastings	70	....	47	1	....	4	13	16	25	9	21	3	9	....	....
Huron	32	....	24	2	5	3	6	9	7	1	6	1	6	....	....
Kenora	19	....	17	....	....	1	13	1	5	....	4	....	2	....	2
Kent	63	....	40	4	1	2	17	12	6	7	5	....	4	....	....
Lambton	25	....	21	2	6	1	3	12	15	4	10	1	12	....	....
Lanark	17	....	10	2	....	....	11	1	1	....	1	....	1	....	....
Leeds and Grenville	16	....	15	1	1	....	10	5	6	3	3	1	2	....	....
Lennox and Addington	11	....	8	1	3	1	4	6	3	....	3	....	2	....	....
Lincoln	35	....	32	1	6	3	7	16	14	3	13	3	10	....	....
Manitoulin	3	....	1	....	....	....	....	2	....	1	....	1	....	....	....
Middlesex	197	11	100	4	26	42	90	63	45	17	28	5	15	....	....
Muskoka	4	....	4	1	....	....	....	1	....	....	....	....	....	....	....
Nipissing	17	....	12	1	1	....	2	2	2	1	3	1	2	....	....
Norfolk	5	....	5	....	2	2	3	1	2	1	2	....	1	....	....
Northumberland and Durham	22	....	10	6	1	....	15	8	2	....	2	1	3	....	....
Ontario	19	....	15	4	6	3	2	3	7	2	3	1	2	....	....
Oxford	25	....	18	1	7	2	15	16	7	2	....	....	6	....	....
Parry Sound	3	....	3	....	2	....	4	2	1	1	....	1	....	....	....
Peel	5	....	3	1	....	1	1	....	....	....	....	....	....	....	....
Perth	45	....	43	1	5	....	20	34	13	4	9	4	8	....	....
Peterborough	39	....	33	2	5	....	2	11	4	....	3	....	2	....	....
Prescott and Russell ..	10	....	5	2	2	....	4	1	....	....	1	....	1	....	....
Prince Edward	7	....	7	....	....	4	1	5	....	....	....	....	....	....	....
Rainy River	27	....	24	1	3	....	45	....	9	12	3	12	1	....	....
Renfrew	18	....	11	4	1	....	4	1	5	1	3	1	....	....	....
Simcoe	35	....	21	11	1	....	1	12	16	11	5	3	4	....	....
Stormont, Dundas and Glengarry	34	....	23	3	3	1	5	7	12	2	14	2	12	....	....
Sudbury	50	....	32	10	1	1	27	....	6	4	3	2	3	....	....
Temiskaming	54	....	35	10	11	4	35	21	11	3	10	1	6	....	....
Thunder Bay	100	....	82	12	10	77	36	48	13	2	12	....	2	....	....
Victoria	15	....	14	4	....	1	9	6	7	2	6	1	2	....	....
Waterloo	76	....	54	5	15	3	54	42	12	8	19	4	7	....	....
Welland	37	1	31	2	16	3	14	16	10	8	7	3	6	....	2
Wellington	35	....	....	....	1	....	38	....	13	1	13	....	14	....	....
Wentworth	213	....	186	5	22	7	72	66	75	33	38	10	37	....	....
York .....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
Toronto .....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
Totals	2236	12	1580	146	279	196	876	646	523	200	390	96	266	6	6

Deputy Registrars and Deputy Clerks of the Crown for the year ending
ember, 1917.

Rem- anets. standing for trial.		Judgments entered without trial.	Amount of such Judgments, without costs.	Amount of costs taxed there- under (exclusive of Dis- bursements).	Amount of disbursements al- lowed.	Judgments entered after trial.	Amount of such Judgments, without costs.	Amount of costs taxed there- under (exclusive of Dis- bursements).	Amount of disbursements allowed.	Number of Judgments for over \$10,000.	Number of Judgments for \$10,000 and above \$5,000.
With Jury.	Without Jury.										
			\$ c.	\$ c.	\$ c.		\$ c.	\$ c.	\$ c.		
....	1	21	49,569 50	763 90	232 97	4	32,760 64	.....	.....	2	1
....	3	12	25,722 58	515 00	102 30	8	5,520 00	1,380 44	155 47	....	....
....	....	5	3,521 02	29 00	5 80	4	4,910 16	552 10	268 46	....	....
2	4	185	545,080 13	4,832 85	1,243 75	34	42,031 34	1,947 28	333 65	8	20
1	....	1	1,613 17	28 00	12 15	....	.....	.....	.....	....	....
1	2	19	24,580 41	635 45	215 86	6	9,101 39	255 60	21 18	....	1
20	11	39	34,665 80	902 90	235 25	37	10,962 37	3,929 16	880 96	....	1
....	1	3	1,876 00	47 07	11 07	7	44,029 23	493 29	93 25	1	1
2	1	5	16,524 25	156 00	33 42	8	8,444 54	494 70	133 78	1	....
....	....	2	2,426 04	56 00	14 60	1	1,267 78	188 00	19 40	....	....
....	....	1	1,213 51	30 00	13 60	....	.....	.....	.....	....	....
5	7	11	27,858 09	561 04	86 84	4	800 00	360 00	136 70	1	1
....	....	7	8,454 53	146 00	45 58	6	4,390 00	280 67	21 51	....	....
....	....	6	8,016 16	198 90	60 17	3	641 73	126 20	64 36	....	....
3	....	8	11,306 20	192 00	66 95	2	6,315 50	50 00	.....	....	1
1	1	6	15,581 94	216 00	61 41	8	3,052 00	835 70	244 03	....	1
....	....	9	29,482 85	272 00	82 56	1	1,600 00	.....	.....	....	2
....	....	6	13,552 17	426 00	139 87	1	1,250 00	.....	.....	....	....
....	1	6	5,660 61	112 40	35 55	4	.....	1,068 20	161 98	....	....
....	....	7	18,423 56	202 15	4,215 00	6	4,803 00	542 80	272 80	....	1
....	....	1	6,325 25	40 85	14 85	....	.....	.....	.....	....	1
2	5	58	102,642 22	572 60	153 52	18	10,066 38	559 10	79 15	2	2
....
....	....	8	9,015 68	126 50	43 65	....	.....	.....	.....	....	....
....	....	....	.....	.....	.....	2	1,750 00	455 55	143 25	....	....
....	1	6	7,164 02	326 39	48 00	1	2,859 25	100 00	.....	....	....
....	....	9	22,922 70	271 10	65 16	....	.....	.....	.....	....	1
....	2	10	65,956 13	385 08	79 52	2	2,805 00	348 35	2 30	1	2
1	....	....	.....	.....	.....	2	.....	.....	.....	....	....
....	....	2	2,308 66	104 20	32 60	....	.....	.....	.....	2	....
....	2	14	34,893 51	223 50	44 54	4	432 38	982 60	136 91	1	1
....	1	16	40,769 14	435 00	213 74	7	11,157 93	726 45	813 48	....	1
....	....	5	9,112 74	172 60	65 95	....	.....	.....	.....	....	....
....	....	1	2,863 36	130 90	16 32	....	.....	.....	.....	....	....
2	....	10	31,254 11	208 10	139 25	3	4,835 63	502 40	63 80	1	1
....	1	....	.....	.....	.....	1	2,000 00	.....	.....	1	....
....	....	3	4,638 52	31 00	7 32	11	3,099 97	76 75	11 40	....	....
....	2	9	24,719 13	426 00	65 36	7	1,827 45	3,344 59	342 81	....	2
....	....	29	15,717 14	173 40	80 23	5	8,268 08	313 50	21 10	....	....
2	....	19	33,964 52	1,069 50	313 68	10	7,604 31	1,106 60	406 25	....	....
1	1	51	177,969 52	2,346 24	479 44	8	60,305 77	594 63	87 85	....	4
1	6	2	2,062 90	170 00	100 60	1	2,800 00	110 00	83 00	....	....
1	7	20	63,921 27	950 40	200 67	9	7,949 23	649 73	121 51	1	1
2	....	8	27,396 36	135 00	40 55	21	28,592 77	3,261 95	918 14	2	3
....	1	8	14,180 89	247 70	.....	7	8,261 00	505 77	.....	....	....
8	9	54	305,110 79	1,658 90	367 85	30	21,449 84	1,587 90	358 30	7	7
....
....
55	70	702	1,850,046 96	19,537 53	9,406 70	293	367,944 67	27,731 01	6,396 68	35	59

APPENDIX C.—A return of all business transacted by Local Registrars,
31st Dec.

County or District.	Number of Judgments for												Amount for which issued, without costs.
	\$5,000 and above \$2,000.	\$2,000 and above \$1,000.	\$1,000 and above \$400.	\$400 and under.	Number of Judgments dismissing actions.	Number of Judgments in default of appearance or pleading.	Number of Judgments under Con. Rule 57.	Number of Judgments for reference to Master.	Number of Writs of Execution issued.	Number of Writs of Execution renewed.	No. of Writs of Ca. Sa. issued.	Number of Certificates issued under Creditors' Relief Act.	
													\$ c.
Algoma	6	10	6	...	6	19	2	...	4	10	...	...	...
Brant	7	4	3	6	1	9	1	3	7	2	...	...	...
Bruce .....	...	6	1	2	...	1	...	...	4	...	...	...	...
Carleton	36	30	26	5	19	158	7	89	64	14	...	...	...
Dufferin.....	...	1	...	...	...	1	...	...	...	...	...	...	...
Elgin	4	10	1	9	1	16	...	4	13	5	...	...	...
Essex	8	6	11	6	12	31	3	6	41	5	...	...	...
Frontenac	1	1	1	2	...	3	...	3	3	1	...	...	...
Grey.....	2	3	4	1	1	4	1	1	7	4	...	...	...
Haldimand .....	...	2	1	...	...	2	...	...	2	...	...	...	...
Halton .....	...	1	...	...	1	2	...	1	1	...	...	...	...
Hastings	2	2	2	...	4	6	...	1	5	9	...	...	...
Huron	2	5	...	6	4	5	1	2	11	3	...	...	...
Kenora.....	1	3	3	1	1	6	...	...	4	7	...	...	...
Kent.....	1	6	2	...	1	8	...	...	7	2	...	...	...
Lambton	2	4	2	5	1	6	...	1	8	2	...	...	...
Lanark.....	4	1	1	1	...	3	...	2	3	1	...	...	...
Leeds and Grenville.....	4	2	...	...	1	4	...	2	3	...	...	...	...
Lennox and Addington....	1	2	...	7	1	3	1	3	2	1	...	...	...
Lincoln.....	3	2	1	1	1	7	...	3	3	...	...	...	...
Manitoulin .....	...	...	...	...	...	1	...	...	...	...	...	...	...
Middlesex	6	7	10	5	1	47	...	32	26	5	2	...	...
Muskoka .....	...	...	...	...	...	...	...	...	1	...	...	...	...
Nipissing	1	3	...	...	1	5	...	2	2	1	...	...	...
Norfolk .....	...	2	...	...	...	...	...	1	1	1	...	...	...
Northumberland and Durham .....	...	2	3	1	...	3	...	1	1	5	...	1	3,189 25
Ontario	3	3	1	1	...	9	...	...	5	1	...	...	...
Oxford	4	2	1	...	...	5	...	11	1	...	...	...	...
Parry Sound.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Peel .....	...	1	1	...	...	...	...	...	2	...	...	...	...
Perth	3	1	3	3	2	10	2	2	4	2	...	...	...
Peterborough.....	9	9	3	...	...	14	...	6	16	2	...	...	...
Prescott and Russell.....	2	1	...	...	...	5	...	2	1	...	...	...	...
Prince Edward	1	...	...	...	...	...	...	...	...	...	...	...	...
Rainey River	2	6	1	1	...	10	1	...	15	...	...	...	...
Renfrew.....	1	2	3	...	...	5	...	...	5	1	...	...	...
Simcoe	1	2	...	...	1	3	...	...	3	1	...	...	...
Stormont, Dundas and Glengarry.....	2	4	3	2	1	...	...	2	6	3	...	...	...
Sudbury	4	6	1	1	1	...	...	21	6	...	...	...	...
Temiskaming.....	2	11	13	3	3	17	...	1	17	6	...	...	...
Thunder Bay.....	7	20	5	3	2	15	...	33	45	25	...	...	...
Victoria.....	1	...	1	...	1	1	...	...	2	...	...	...	...
Waterloo	8	4	3	4	5	9	...	6	6	8	...	...	...
Welland.....	4	4	4	...	10	4	3	3	7	...	...	...	...
Wellington	6	3	1	2	1	7	...	1	9	1	...	...	...
Wentworth.....	12	22	10	26	11	42	10	12	31	18	...	...	...
York.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Toronto .....	...	...	...	...	...	...	...	...	...	...	...	...	...
Totals.....	163	215	132	104	95	396	32	257	329	151	2	1	3,189 25

Deputy Registrars and Deputy Clerks of the Crown for the year ending
ember, 1917.—*Concluded.*

Amount of Costs allowed there- under (including Disburse- ments).	Number of days of sitting of Judge with Jury.	Number of days of sitting of Judge without Jury.	Number of Estreats ordered to be issued.	Number of Estreats issued.	Amount of Jury fees paid County or Provincial Treasurer.	Amount of money paid into Court with defence.	Amount of money paid out of Court.	Fees collected in law stamps by Deputy Clerks and Local Registrars.
\$ c.					\$ c.	\$ c.	\$ c.	\$ c.
.....	4	5	.....	.....	6 00	225 00	.....	360 00
.....	3	2	.....	.....	12 00	.....	.....	353 30
.....	3	3	.....	.....	9 00	.....	.....	203 80
.....	.....	11	.....	.....	45 00	.....	.....	659 30
.....	1	1	.....	.....	3 00	.....	.....	27 70
.....	2	3	.....	.....	12 00	.....	.....	344 60
.....	19	19	.....	.....	63 00	830 90	.....	1,372 90
.....	8	5	.....	.....	3 00	.....	.....	135 60
.....	5	5	.....	.....	9 00	200 00	.....	238 90
.....	2	.....	.....	.....	3 00	.....	.....	84 10
.....	.....	2	.....	.....	.....	.....	.....	47 30
.....	4	8	.....	.....	24 00	500 00	.....	145 10
.....	3	5	.....	.....	3 00	580 32	.....	164 60
.....	.....	2	.....	.....	.....	.....	.....	138 25
.....	13	.....	.....	.....	21 00	.....	.....	339 90
.....	9	2	.....	.....	6 00	.....	.....	223 00
.....	.....	.....	.....	.....	.....	.....	.....	116 80
.....	2	5	.....	.....	9 00	150 00	.....	186 25
.....	.....	5	.....	.....	.....	.....	.....	88 50
.....	1	10	.....	.....	9 00	5,000 00	.....	266 30
.....	1	.....	.....	.....	6 00	.....	.....	13 80
.....	5	14	.....	.....	51 00	40 00	.....	210 70
.....	4	.....	.....	.....	3 00	.....	.....	18 50
.....	1	3	.....	.....	3 00	.....	.....	98 30
.....	2	2	.....	.....	3 00	.....	.....	57 50
26 00	6	3	.....	.....	6 00	.....	.....	147 40
.....	4	4	.....	.....	3 00	.....	.....	120 40
.....	3	1	.....	.....	3 00	.....	.....	180 00
.....	5	.....	.....	.....	3 00	50 00	50 00	35 10
.....	.....	.....	.....	.....	.....	2 00	.....	36 30
.....	2	11	.....	.....	12 00	.....	.....	285 70
.....	5	2	.....	.....	.....	.....	.....	273 30
.....	.....	2	.....	.....	.....	.....	.....	60 80
.....	.....	1	.....	.....	.....	.....	.....	37 40
.....	19	.....	.....	.....	18 00	.....	.....	288 60
.....	2	3	.....	.....	3 00	.....	.....	106 70
.....	5	2	.....	.....	27 00	.....	.....	213 40
.....
.....	9	8	.....	.....	6 00	.....	.....	272 20
.....	4	1	.....	.....	12 00	.....	.....	21 00
.....	1	11	.....	.....	9 00	.....	.....	445 20
.....	2	4	.....	.....	6 00	3,314 45	.....	781 70
.....	1	4	.....	.....	2 00	.....	.....	137 70
.....	4	5	.....	.....	15 00	50 00	.....	557 40
.....	10	1	2	2	21 00	809 85	.....	393 60
.....	.....	10	.....	.....	3 00	980 69	.....	.....
.....	10	18	.....	.....	99 00	2,650 65	.....	1,508 30
.....
.....
26 00	183	180	2	2	533 00	15,383 86	50 00	10,755 90

APPENDIX D.—Being a return of business transacted by County and District

County or District.	Writs of summons issued.	Orders for arrest issued.	Actions entered in Procedure Book.			Præcipe orders issued.	Orders issued and signed by Local Judge.	Examination of Parties returned.	Records passed.	Actions entered for Trial with Jury.	Actions entered for Trial without Jury.	Number of actions tried with Jury.	Number of actions tried without Jury.	Workmen's Compensation Actions for Trial.	
			Writs issued during the year.	Do. previous years.	Otherwise than by Writ.									With Jury	Without Jury
Algoma.....	43 ..		26	4	1		15	16	8	....	11	...	8	...	...
Brant	90 ..		61	5	3	2	13	10	19	8	11	3	4	...	...
Bruce	38 ..		26	2	15		35	11	5	3	4	2	6	...	...
Carleton... ..	331 ..		227	16	5	6	84	50	50	3	47	2	35	...	...
Dufferin.....	4 ..		4	....	2 .....		....	....	....	....	....	....	....	....	....
Elgin	68 ..		44	4	4		17	5	12	3	9	...	4	...	...
Essex.....	155 ..		109	11	43	5	53	51	28	7	30	6	24	...	...
Frontenac . . .	76 ..		63	4	....	2	16	23	15	11	15	11	....	...	...
Grey	55 ..		47	2	....	1	3	18	8	2	6	1	5	...	...
Haldimand.....	37 ..		24	2	....		8	3	13	1	12	1	7	...	...
Halton	15 ..		12	1	....		5	....	4	....	4	...	4	...	...
Hastings	83 1		64	2	8		31	17	34	30	12	6	10	...	...
Huron	74 ..		60	3	9	1	5	17	23	5	18	2	8	...	...
Kenora	18 ..		14	1	5	1	22	1	2	....	3	...	3	...	...
Kent	69 ..		39	3	....	1	7	20	17	3	14	3	8	...	4
Lambton.....	56 ..		43	2	14		11	14	18	2	16	...	10	...	...
Lanark	31 ..		23	....	3		3	3	9	1	8	...	7	...	1
Leeds & Grenville . . .	55 ..		40	3	1	3	9	6	13	1	12	...	8	...	2
Lennox & Addington ..	15 ..		10	....	....	2	6	3	4	....	4	...	4	...	...
Lincoln	65 ..		54	....	....	1	11	14	13	....	17	...	9	...	...
Manitoulin.....	7 ..		7	....	2	1	3	....	2	....	2	...	2	...	...
Middlesex	224 ..		21	8	2		38	34	31	17	14	7	9	...	...
Muskoka	9 ..		8	1	....		7	1	1	....	1	...	...	...	...
Nipissing.....	53 ..		39	5	2	2	16	....	13	....	13	...	11	...	...
Norfolk	27 ..		21	1	....	3	4	3	2	....	2	...	2	...	...
Northumb'rl'd&Durham	50 ..		26	....	2		17	7	10	5	6	1	5	...	...
Ontario.....	21 ..		16	1	2		1	5	4	....	5	...	4	...	...
Oxford	66 ..		42	4	6 .....		....	14	8	....	8	...	6	...	...
Parry Sound.....	21 ..		18	....	3	8	12	2	....	....	....	....	....	...	...
Peel.....	10 ..		7	....	2		2	4	2	....	....	....	1	...	1
Perth	63 ..		63	4	8	1	11	22	20	7	14	...	8	...	...
Peterborough	57 1		50	1	8 .....		....	8	12	4	8	...	11	...	...
Prescott and Russell ..	19 ..		11	1	1		5	....	....	....	....	....	....	...	...
Prince Edward.....	3 ..		3	....	....	2	....	1	....	....	....	....	....	...	...
Rainy River	32 ..		27	1	6	2	23	....	12	1	11	1	8	...	...
Renfrew.....	44 ..		27	3	....		4	3	5	....	6	...	4	...	...
Simcoe	76 ..		37	2	....		10	15	25	11	14	...	2	...	...
Stormont, Dundas and Glengarry	70 ..		45	5	5		15	....	7	2	10	1	6	...	...
Sudbury	242 ..		163	16	3		67	....	57	2	55	2	24	...	...
Temiskaming	143 ..		88	3	3	4	124	20	22	1	24	...	9	...	...
Thunder Bay.....	124 ..		107	15	....	127	29	9	4	2	6	2	6	...	...
Victoria	30 ..		22	8	3	1	8	5	6	2	2	...	9	...	...
Waterloo	100 1		61	2	5	2	25	13	12	1	10	...	6	...	...
Welland	71 ..		53	2	17	1	11	13	7	1	6	1	8	...	...
Wellington.....	36 ..		25	....	2		17	....	8	2	6	1	4	...	...
Wentworth	404 ..		293	16	12	2	92	84	100	45	55	22	29	...	...
York	1,777 ..		1,189	103	10	130	349	647	326	45	281	40	204	...	...
Totals.....	5,157 3		3,459	267	217	212	1,261	1190	991	228	814	115	362	...	8

Court Clerks throughout the Province of Ontario for the year ending 31st December, 1917.

With Jury		Number of Remanets standing for Trial.		Number of Judgments entered without Trial.	Total amount of such Judgments without costs.	Total amount of Costs taxed there-under (exclusive of Disbursements).	Total amount of Disbursements allowed.	Number of Judgments entered after Trial.	Total amount of such Judgments without costs.	Total amount of Costs taxed there-under (exclusive of Disbursements).	Total amount of Disbursements allowed.	Number of Judgments \$400 and under.	Number of Judgments dismissing actions.	Number of Judgments in default of appearance or pleading.	Number of Judgments under Con. Rule 57				
Without Jury																			
..	6	8	\$ 3,465	c. 53	\$ 65	c. 00	\$ 51	c. 78	5	1,306	60	177	55	39	45	14	....	8	1
2	4	28	9,594	35	529	90	262	84	16	2,983	53	1,449	90	470	18	44	4	25	....
..	..	7	2,508	73	90	80	66	95	7	1,960	09	337	30	414	10	13	1	7	....
1	12	139	44,833	65	1,919	65	1,078	83	24	6,300	25	1,528	60	291	29	162	3	128	4
..	..	2	1,024	11	32	00	20	30	....	....	....	....	....	2	....	2	....	2	....
2	4	18	7,237	98	284	50	144	95	6	1,181	47	252	50	85	70	24	1	19	....
..	4	62	13,720	79	909	71	426	62	24	3,084	08	1,627	80	852	90	67	6	49	6
..	2	29	8,361	41	418	43	210	50	8	2,547	89	10	32	568	00	39	3	29	....
1	1	21	7,902	99	312	38	161	00	2	160	28	311	80	26	50	22	2	20	1
..	4	12	3,193	22	132	50	76	10	4	924	30	186	00	58	23	12	....	12	....
..	..	5	1,286	15	76	00	43	86	3	387	69	276	60	108	61	3	....	5	....
11	4	12	3,092	53	301	01	100	01	9	1,311	35	755	69	322	50	15	....	11	....
5	8	18	6,795	43	292	75	135	79	6	1,004	63	640	10	242	60	24	2	17	1
..	..	6	2,757	09	106	00	47	70	2	212	50	200	10	90	20	7	1	6	....
..	4	15	5,535	31	244	00	130	65	3	685	10	300	40	116	00	15	3	15	....
2	6	16	6,801	97	263	00	113	09	9	2,399	65	848	00	329	18	25	....	16	....
..	1	13	4,019	57	268	50	109	13	5	768	78	368	30	160	35	18	2	10	....
..	2	24	6,202	95	517	20	283	80	8	1,532	15	1,130	00	467	85	32	3	24	....
..	..	3	1,598	71	75	00	37	89	6	782	88	617	90	287	70	9	2	3	....
..	8	23	8,483	09	553	89	204	69	6	1,924	07	668	62	220	40	....	....	....	....
..	2	1	55	00	34	00	20	00	2	123	95	240	20	81	40	1	....	....	....
4	10	66	22,182	92	1,065	66	347	76	9	1,234	28	542	10	190	57	72	3	65	1
..	1	4	543	83	51	95	38	85	....	....	....	....	....	4	....	4	....	....	....
..	3	33	8,576	86	369	00	245	45	7	1,923	37	234	30	109	07	40	2	29	....
..	..	14	4,775	09	369	48	144	88	2	750	00	130	05	25	88	16	1	14	....
..	3	16	5,001	51	446	00	153	48	4	828	66	370	50	104	86	20	1	15	....
..	1	8	2,668	56	137	00	73	18	7	3,106	98	297	00	17	87	14	....	8	....
..	1	28	9,846	19	761	22	246	82	3	469	13	357	15	82	15	31	....	27	....
..	..	11	5,810	79	400	00	143	27	....	....	....	....	....	11	....	11	....	11	....
..	1	2	597	34	47	50	16	00	....	....	....	....	....	2	....	2	....	2	....
7	6	21	7,138	28	311	50	152	10	9	1,753	92	815	70	647	61	28	2	21	....
1	1	18	5,735	28	214	00	104	08	15	3,166	39	805	75	709	79	28	4	16	....
..	..	10	4,337	27	257	92	85	36	1	....	....	98	00	11	00	10	1	10	....
..	..	2	238	65	106	40	51	45	....	....	....	....	....	2	....	2	....	1	....
..	5	5	861	63	192	35	48	85	15	4,583	20	218	90	137	20	18	2	15	....
..	1	....	....	....	....	....	....	....	1	370	60	138	27	....	....	15	....	15	....
..	..	17	6,840	26	324	50	173	13	5	1,076	23	304	40	150	50	22	2	19	2
1	2	30	7,619	22	493	70	269	21	2	150	00	101	00	69	00	32	....	30	....
..	..	64	18,658	64	865	10	508	44	38	16,349	98	2,393	60	536	74	91	1	....	....
1	12	53	15,408	91	767	00	442	93	21	4,980	21	1,593	55	674	90	85	6	50	3
..	..	68	25,353	25	1,116	50	500	62	9	3,097	94	328	50	129	78	76	3	69	....
..	8	8	3,570	89	109	00	55	34	6	2,054	36	270	00	151	81	14	3	7	....
..	8	36	12,612	16	644	50	349	78	2	229	06	238	30	32	90	36	2	33	....
..	..	32	11,196	14	497	50	258	14	2	642	88	140	50	12	15	32	1	29	1
1	2	10	3,645	51	173	00	73	85	4	487	08	301	50	95	00	14	1	9	1
7	18	115	42,645	93	2,505	16	903	16	32	4,903	19	2,643	49	563	15	147	5	106	11
33	101	636	199,192	44	14,376	92	5,175	98	192	59,656	42	10,692	49	2,777	65	831	89	636	83
79	155	1761	573,534	21	34,016	58	14,259	59	541	143,399	12	34,942	63	12,362	72	2259	172	1626	115

APPENDIX D.—Being a return of business transacted by County and District

County or District.	Number of Judgments for reference to Master.	Writs of Execution issued.	Number of Writs of Execution renewed.	Number of Writs of <i>Ca. Sa.</i> issued.	Number of Certificates issued under Creditors' Relief Act.	Amount for which issued, without Costs.	Amount of Costs allowed thereunder (including Disbursements).	Number of days of sittings of County Court.	Amount of Jury Fees paid County or Provincial Treasurers.	Amount of money paid into Court with defence.
						\$ c.	\$ c.		\$ c.	\$ c.
Algoma	8	16						7		595 05
Brant	1 29	6						2 11	12 00	293 00
Bruce	15	1		4		2,570 88	16 05	3 6	4 50	261 04
Carleton	1 147	22						2 22	4 50	544 16
Dufferin	4	1						1 1		
Elgin	25	1						8	4 50	558 25
Essex	2 56	3		2		199 37	20 00	19 8	10 50	247 00
Frontenac	16	3						6 8	6 00	100 00
Grey	28	3						2 6	3 00	269 71
Haldimand	10							2 11	1 50	97 91
Halton	6							7		173 00
Hastings	17	4						8 16	36 00	175 33
Huron	19	2						4 9	7 50	444 24
Kenora	12	2		2		872 65		2 2		200 00
Kent	13	1		2		2,536 09	13 50	3 7	4 50	25 00
Lambton	24	5						12	3 00	362 68
Lanark	9	1						6	1 50	221 75
Leeds and Grenville	28							14		585 15
Lennox and Addington	5	2						4		117 50
Lincoln								12		
Manitoulin	1							4		
Middlesex	71	4						7 13	25 50	1,606 50
Muskoka	2							1		
Nipissing	28	4						9		71 25
Norfolk	13	1						2 2	1 50	375 00
Northumberland and Durham	17	9						6 14	7 50	1,331 50
Ontario	8	1						4		
Oxford	30	1						4 5		
Parry Sound	11	5								27 15
Peel	1							3 2		
Perth	22	3		7		607 51	36 70	9	10 50	810 45
Peterborough	23	2						25	6 00	479 91
Prescott and Russell	8	3						2		
Prince Edward	1							2		
Rainy River	22		1	1		265 20	18 30	8 10	1 50	291 00
Renfrew	18	1							1 50	
Simcoe	15	3		2		121 50	8 50	6	30 00	561 94
Stormont, Dundas and Glengarry	22	2						1 10	3 00	310 00
Sudbury	59	3						1 23	3 00	1,852 75
Temiskaming	77	1		13		2,764 53	241 75	17	1 50	4,560 05
Thunder Bay	73	51						2 4	3 00	596 35
Victoria	8	4						11		
Waterloo	46	7						8	1 50	186 55
Welland	43	1						1 9	1 50	
Wellington	11	1						2 5	3 00	234 00
Wentworth	103	45						13 18	67 50	1,400 00
York	6 679	93		3		1,312 89	48 20	43 144	67 50	4,562 47
Totals	10 1875	318	1	36		11,250 62	403 06	151 528	333 50	24,527 35

Court Clerks in the Province of Ontario for the year ending 31st December, 1917.—*Concluded.*

Amount of money paid out of Court.		Number of Partition Matters.	Amount of money paid thereunder.	Amounts paid out.	Amount of moneys in Court in County Court matters, including interest (under Con. Rule 769).	Number of Chattel Mortgages and Bills of Sale filed.	Total amount secured by such mortgages.	Number of mortgages renewed.	Number of discharges filed.	Number of assignments for benefit of creditors.	Number of Hire Receipts, etc., filed under R.S.O. Cap. 136.	Total amount secured by such Receipts, etc.	Amount of fees collected in law stamps under Section 42 of the Creditors' Relief Act.
\$	c.			\$ c.	\$ c.		\$ c.					\$ c.	\$ c.
595	05					124	6,162,825 43	78	13	8	252	106,956 92	
855	26				475 26	90	8,065,056 37	53	7	7	523	225,962 43	
897	56				374 48	111	60,438 00	105	5	4	135	46,865 99	
256	36				1,103 80	197	8,300,922 50	100	15	36	719	168,177 86	
						17	21,917 04	32	1	1	59	19,438 91	
459	25				502 05	291	288,923 84	131	7	12	261	60,289 89	
247	00				19,506 82	253	94,651 78	101	19	3	871	274,385 35	
100	00					208	109,043 23	77	12	3	313	57,689 13	
211	00				58 71	338	197,140 54	192	6	6	280	60,865 91	
					100 21	108	33,096 45	40		1	89	17,523 96	
173	00					46	53,232 12	23	5		51	23,103 77	
231	00				1,802 01	405	8,203,145 38	188	11	6	493	135,858 52	
741	00				211 86	90	100,088 34	77	7	6	106	31,994 72	
200	00				102 01	35	162,676 56	18	5	3	35	7,830 50	3 60
					53 91	179	108,054 00	90	3	5	713	173,359 24	3 60
76	87				446 73	99	51,677 96	143	5	6	126	52,543 62	
					642 59	36	20,634 34	58	5	3	44	14,095 33	
619	15				445 28	129	62,959 05	126	8	5	298	50,721 33	
117	50				100 00	55	59,121 11	76	11	2	93	15,670 65	
101	71					106	8,067,761 93	47	5	9	467	78,583 59	
						44	21,043 03	61			10	2,408 00	
798	28				1,482 16	219	134,667 89	91	9	24	1,169	472,229 34	
						138	99,332 28	58	9	2	28	25,879 26	
71	25				130 37	150	189,444 54	68	14	1	53	28,017 80	
375	33				216 93	72	19,144 87	102	5		162	34,858 90	
4,980	00				5,687 63	127	214,644 64	149	15	2	159	65,927 55	4 00
					13,035 15	156	265,353 79	83	8	2	177	51,537 25	
					2,050 53	110	108,934 78	98	19	5	106	57,613 24	
					27 15	151	50,977 58	41	2	1	59	18,256 23	
					27 81	53	44,632 46	25	6	1	36	11,442 74	3 00
358	85				704 65	240	137,181 33	55	2	5	105	44,555 16	
454	91				25 00	66	26,765 88	69	5	1	98	43,873 79	
100	00					152	142,749 81	59	15	4	22	21,544 00	
						51	23,638 62	55	1	1	41	11,741 25	
26	00				527 20	80	11,098 95	34	17	1	122	32,854 75	1 30
					3,280 87	85	14,477 89	107	10	2	99	100,787 20	
192	19				369 75	175	2,175,156 48	178	7	12	310	273,167 90	
428	82				310 00	212	141,928 11	81	5	5	373	63,195 60	
8,321	13				999 19	342	7,286,220 39	99	23	7	197	69,504 86	
4,573	95				87 60	434	3,062,220 69	70	13	10	339	342,120 68	9 60
376	78				504 81	240	374,189 53	58	10	9	725	249,503 93	
						45	135,069 37	35	2	6	329	67,160 36	
215	12				179 93	101	130,648 14	60	20	4	365	131,508 18	
					37 90	236	185,521 39	65	13	10	231	163,813 33	
234	00				2,726 40	162	138,246 98	57	11	6	167	51,966 21	
813	15				889 65	268	8,162,663 10	175	19	19	1,450	419,225 04	
26,503	10				17,088 41	1,416	10,014,755 00	443	115	82	7,413	2,787,653 75	
54,661	72				76,188 68	8,208	59,267,773 42	4062	486	328	19,383	6,873,840 33	23 90

APPENDIX E.—Being a return of business transacted by Surrogate Registrars

County or District.	Total number of Probates issued.	Total number of Letters of Administration issued.	Total number of Letters of Guardianship issued.	Total number of Probates and Letters of Administration issued under R.S.O. Cap. 62, s. 73, ss. 1.	Total number of Probates and Letters issued under R.S.O. Cap. 62, s. 73, ss. 2.	Number of Wills proved istration or Guardianship alty valued as			
						\$100,000, or over.	From \$50,000 to \$100,000.	From \$25,000 to \$50,000.	From \$10,000 to \$25,000.
Algoma.....	41	34	1	8	13	.....	1	1	6
Brant.....	134	73	2	22	21	4	1	2	10
Bruce.....	153	58	.....	16	24	.....	.....	.....	13
Carleton.....	276	118	6	21	45	6	4	6	38
Dufferin.....	57	16	.....	4	9	.....	.....	.....	6
Elgin.....	141	71	2	15	42	.....	.....	.....	12
Essex.....	141	64	4	20	25	1	1	3	7
Frontenac.....	93	34	1	8	14	1	2	5	13
Grey.....	165	57	1	11	28	.....	.....	.....	8
Haldimand.....	53	25	.....	4	4	.....	1	1	5
Halton.....	65	29	.....	14	94	2	1	.....	8
Hastings.....	122	51	4	17	14	1	2	2	11
Huron.....	200	71	.....	19	32	.....	1	2	16
Kenora.....	9	11	1	3	7	.....	.....	.....	.....
Kent.....	136	60	.....	.....	25	1	.....	2	10
Lambton.....	144	56	2	14	15	1	.....	2	11
Lanark.....	97	29	1	7	15	.....	1	4	11
Leeds and Grenville.....	108	57	2	14	21	.....	1	.....	15
Lennox and Addington.....	55	12	1	2	4	.....	.....	.....	8
Lincoln.....	96	45	.....	16	11	.....	1	2	10
Manitoulin.....	10	6	.....	3	1	.....	.....	1	1
Middlesex.....	314	149	1	54	42	3	1	5	19
Muskoka.....	30	20	.....	9	8	1	.....	.....	4
Nipissing.....	26	9	.....	10	.....	1	.....	.....	1
Norfolk.....	74	30	1	11	5	.....	.....	.....	5
Northumberland and Durham.....	156	86	.....	17	26	.....	.....	8	12
Ontario.....	118	46	2	13	18	1	.....	2	11
Oxford.....	158	69	2	10	24	.....	3	1	18
Parry Sound.....	26	37	.....	17	10	.....	1	1	1
Peel.....	66	29	.....	12	23	.....	3	.....	8
Perth.....	167	51	1	17	22	.....	.....	1	16
Peterborough.....	123	42	4	7	18	.....	.....	5	10
Prescott and Russell.....	83	34	.....	6	8	.....	.....	3	4
Prince Edward.....	39	18	.....	3	7	.....	.....	1	1
Rainy River.....	9	13	.....	6	5	.....	.....	1	.....
Renfrew.....	52	38	.....	.....	.....	2	.....	2	8
Simcoe.....	215	106	5	82	66	.....	.....	.....	19
Stormont, Dundas and Glengarry.....	109	64	1	19	17	.....	.....	.....	9
Sudbury.....	15	32	2	.....	.....	.....	.....	.....	1
Temiskaming.....	14	31	1	7	9	.....	1	.....	2
Thunder Bay.....	42	32	1	8	9	.....	2	1	2
Victoria.....	73	41	4	10	15	1	.....	2	13
Waterloo.....	216	46	3	23	18	3	4	4	22
Welland.....	92	80	2	22	25	.....	.....	1	9
Wellington.....	200	69	.....	14	30	.....	.....	3	10
Wentworth.....	242	136	3	25	40	6	4	11	25
York.....	1,158	815	31	162	243	28	19	52	118
Totals.....	6,213	2,970	92	701	1,063	63	55	137	567

throughout the Province of Ontario during the year ending 31st December, 1917.

and Letters of Admin- issued where person- follows:				Total amount of personality devolving.	Total amount of realty to be admin- istered under R.S.O. Cap. 119, s. 3.	Amount of moneys in Court in Surro- gate matters, including interest, Con. Rule 769.	Amount earned for.		
From \$5,000 to \$10,000.	From \$1,000 to \$5,000.	From \$400 to \$1,000.	\$400 and under.				Registrar's fees.	Judge's fees.	Fees to Crown.
				\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
6	14	7	41	244,912 93	132,287 00	.....	1,131 30	540 50	66 95
27	70	32	63	1,268,990 15	518,729 29	.....	3,277 07	1,876 25	838 40
21	95	26	56	586,220 00	423,600 84	.....	2,686 28	1,184 75	655 60
41	156	68	81	8,637,509 45	1,681,053 05	.....	6,100 90	5,640 30	3,023 20
8	34	9	16	204,812 07	174,703 81	.....	1,127 91	457 25	234 50
19	86	34	63	559,019 29	470,636 37	.....	2,689 43	1,219 00	633 10
15	90	38	44	3,531,025 35	583,241 54	9 79	2,878 46	4,383 25	2,170 70
16	42	27	22	1,139,047 42	353,918 00	.....	2,013 75	1,528 75	563 80
33	96	43	43	578,025 78	437,287 35	.....	2,781 18	1,173 00	238 90
10	35	11	15	313,178 43	259,921 50	.....	1,314 10	790 80	289 20
16	29	17	21	1,123,355 29	371,358 49	.....	1,614 25	1,431 25	726 10
14	65	30	52	1,167,828 00	68,570 00	.....	2,646 91	1,688 50	814 30
27	126	43	56	895,936 14	103,375 00	.....	3,971 38	1,559 85	891 20
1	5	5	10	28,318 23	25,357 12	.....	226 45	126 25	63 95
13	70	75	25	452,858 00	87,582 00	.....	1,775 20	1,159 00	558 10
22	86	23	57	875,006 93	640,436 00	301 47	2,668 09	1,505 50	774 30
13	55	18	25	592,436 44	259,381 55	.....	2,365 54	1,115 25	508 70
14	74	30	35	584,077 13	86,000 00	.....	2,857 20	1,089 75	550 50
7	36	11	6	264,675 37	150,575 00	.....	1,093 10	594 75	256 20
10	52	27	31	556,759 04	385,724 84	.....	1,960 42	1,062 25	511 70
1	4	2	7	55,771 81	.....	.....	196 90	94 00	53 60
45	206	71	114	2,176,387 43	1,424,239 22	.....	5,721 39	3,506 50	1,916 50
6	16	8	15	288,928 36	87,210 00	.....	649 47	337 50	224 30
....	9	12	12	148,564 23	4,950 00	.....	422 45	354 25	135 35
10	44	18	28	274,428 59	170,252 23	450 00	1,782 98	834 70	300 60
24	108	47	43	911,534 54	509,124 47	.....	3,644 45	1,626 25	850 70
15	75	30	32	702,501 61	421,042 10	.....	2,513 12	1,226 25	628 10
29	93	34	51	915,774 86	855,749 42	1,071 62	4,114 77	1,790 70	865 80
4	16	9	31	176,523 32	94,820 40	.....	694 09	367 50	188 50
16	33	12	23	555,845 38	336,188 75	.....	1,481 15	820 85	431 80
28	104	19	51	728,807 01	480,245 97	.....	3,149 49	1,225 75	713 45
22	66	27	35	664,117 82	443,076 80	.....	2,676 40	1,185 25	625 40
10	63	17	20	395,493 68	284,190 00	.....	1,664 70	735 25	406 70
7	26	6	14	155,403 07	121,135 00	.....	925 55	387 00	177 90
1	6	6	5	62,285 11	21,228 00	162 20	204 97	109 25	60 90
10	34	15	19	1,626,256 45	282,039 00	978 83	1,431 53	1,859 00	986 20
27	127	66	82	1,008,731 68	791,777 42	.....	4,527 25	1,905 25	1,048 35
14	88	25	38	481,826 92	129,584 57	.....	2,774 21	1,035 50	561 50
3	14	14	17	86,793 46	203,393 41	.....	356 12	166 50	123 70
5	14	7	17	180,245 87	44,130 00	.....	479 35	265 60	156 80
3	23	15	29	134,144 21	89,235 78	.....	769 82	336 25	170 90
25	48	15	10	438,721 89	332,209 65	.....	1,806 30	839 00	411 60
33	104	34	61	2,099,908 94	637,005 91	.....	4,167 40	2,504 35	1,469 30
14	49	38	63	445,204 83	449,695 00	.....	2,320 05	1,023 25	490 20
29	122	38	67	754,987 00	615,940 00	.....	3,774 04	1,580 50	846 30
34	125	63	113	3,291,078 94	1,482,329 67	602 70	5,653 32	4,418 25	2,139 80
164	593	436	594	6,064,822 00	6,517,407 00	.....	27,616 48	23,293 95	11,421 40
972	3,189	1,724	2,254	43,522,977 45	23,499,938 55	2,576 61	132,596 87	83,755 00	20,926 75

APPENDIX F.—Return of fees and emoluments of the Judicial Officers throughout the
officers payable by the Province, the County and the

County or District and Town.	Office.	Officer.	Amount earned.	Salary paid by Province.	Total earnings and salary in all offices.	Total received for present year's services.
ALGOMA: Sault Ste. Marie ..	Sheriff	†Wm. Carney...	\$ c. 2,617 55	\$ c. 1,000 00	\$ c. 3,617 55	\$ c. 2,889 37
	Surrogate Judge ...	Judge Stone ....	.....	*500 00	665 70	500 00
	Local Master	"	165 70	.....	.....	153 20
	Crown Attorney....	G.W. Goodwin pro	2,560 95	400 00	3,615 22	2,211 05
	Clerk of the Peace ..	" (tem	654 27	.....	.....	340 01
	Local Resistrar	§C. V. Plummer. }	66 95	150 00	2,511 28	216 95
	District Court Clerk	¶Albert Carney. }	563 03	600 00	.....	1,163 03
	Surrogate Registrar	†T. J. Foster.... }	1,131 30	.....	.....	1,131 30
BRANT: Brantford	Sheriff	J. W. Westbrook.	2,245 18	.....	2,245 18	1,463 21
	Surrogate Judge ...	Judge Hardy....	Commuted	875 00	943 90	875 00
	Local Master	"	68 90	.....	.....	68 90
	Crown Attorney....	A. J. Wilkes, K.C.	874 42	.....	1,727 48	473 10
	Clerk of the Peace..	"	853 06	.....	.....	480 48
	Local Registrar	aJ. T. Hewitt.... }	413 59	674 52	5,367 91	1,088 11
	County Court Clerk.	bA. J. Wilkes, K.C. }	1,002 73	.....	.....	1,002 73
	Surrogate Registrar	cW. A. Holinrake, }	3,277 07	.....	.....	3,277 07
		K.C.....	.....	.....	.....	.....
BRUCE: Walkerton	Sheriff	D. M. Jermyn ...	2,027 77	.....	2,027 77	1,900 66
	Surrogate Judge ...	Judge Klein....	1,000 00	.....	1,400 00	1,000 00
	Local Master	"	Commuted	400 00	.....	400 00
	Crown Attorney....	Thomas Dixon ..	474 48	.....	2,053 75	452 24
	Clerk of the Peace..	"	1,579 27	.....	.....	960 37
	Local Registrar....	R. E. Clapp	115 30	675 00	4,095 73	790 30
	County Court Clerk	"	619 15	.....	.....	255 85
	Surrogate Registrar	"	2,686 28	.....	.....	2,141 32
CARLETON: Ottawa...	Sheriff	G. C. Richardson	8,222 13	.....	8,222 13	6,378 81
	Surrogate Judge ...	Judge McTavish.	1,300 00	.....	1,300 00	.....
	"	Judge Gunn....	1,000 00	.....	1,000 00	.....
	Local Master	J. Bishop, K.C. ..	2,385 50	.....	4,522 10	2,385 50
	Deputy Registrar ..	"	2,136 60	.....	.....	2,136 60
	Crown Attorney....	J. A. Ritchie	677 04	.....	1,551 62	601 04
	Clerk of the Peace..	"	874 58	.....	.....	534 86
	Deputy Clerk of the	"	.....	.....	.....	.....
	Crown	Horace Pratt ...	344 70	450 00	9,839 80	794 70
	County Court Clerk.	"	2,944 20	.....	.....	2,944 20
	Surrogate Registrar	"	6,100 90	.....	.....	6,100 90
DUFFERIN: Orangeville	Sheriff	Henry Endacott.	948 51	.....	948 51	574 47
	Surrogate Judge ...	Judge Fisher....	457 25	.....	457 25	457 25
	Local Master .....	"	.....	.....	.....	.....
	Crown Attorney....	J. L. Island	377 71	.....	1,019 13	262 16
	Clerk of the Peace..	"	641 42	.....	.....	322 45
	Local Registrar	J. A. V. Preston.	64 60	675 00	2,030 14	739 60
	County Court Clerk.	"	162 63	.....	.....	162 63
	Surrogate Registrar	"	1,127 91	.....	.....	1,127 91
ELGIN: St. Thomas	Sheriff .....	|| Vacant	2,422 91	.....	2,422 91	1,746 95
	Surrogate Judge....	Judge Colter	1,000 00	.....	1,000 00	.....
	Local Master	C. F. Maxwell ..	617 95	.....	617 95	507 57
	Crown Attorney....	A. McCrimmon .	1,797 90	.....	2,872 36	1,332 20
	Clerk of the Peace..	"	1,074 46	.....	.....	648 90
	Local Registrar	David McLaws..	129 50	675 00	4,273 73	689 00
	County Court Clerk.	"	779 80	.....	.....	733 36
	Surrogate Registrar	"	2,689 43	.....	.....	2,665 72

* By R.S.O. Cap. 58, Sec. 17. † Appointed by O.-in-C. 3rd January, 1918. ‡ Appointed by O.-in-C. 5th Nov., 1917. § Died 17th Feb., 1917. ¶ From 1 May, by O.-in-C. 25th April, 1917.

Province of Ontario for the year ending 31st December, 1916, and of total earnings of such General Public, respectively, for the same period.

Total received for past year's ser- vices.	Total receipts by officer from all his offices.	Total disbursements.	Net receipts.	Amount paid to Province under R.S.O. Cap. 17.	Net income.	Earnings of each officer pay- able by the Province, the County, and the General Public, respectively.			County or District.
						From Prov- ince.	From County.	From General Public.	
\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	
522 41	3,411 78	2,238 20	1,173 58	.....	1,173 58	2,675 58	.....	941 97	Algoma.
.....	707 30	.....	707 30	.....	707 30	500 00	.....	.....
54 10	.....	.....	.....	.....	.....	.....	.....	165 70	
554 30	2,358 28	.....	.....	.....	.....	2,624 35	.....	336 60	
252 92	.....	.....	.....	.....	.....	522 47	.....	1,310 90	
25 00	2,636 28	470 20	2,166 08	.....	2,166 08	150 00	.....	66 95	
100 00	.....	.....	.....	.....	.....	600 00	.....	563 03	
.....	.....	.....	.....	.....	.....	.....	.....	1,131 30	
605 71	2,068 92	164 33	1,904 59	.....	1,904 59	883 77	635 61	725 80	Brant.
.....	977 60	.....	977 60	.....	977 60	875 00	.....	.....
33 70	.....	.....	.....	.....	.....	.....	.....	68 90	
346 60	1,709 95	663 05	1,046 90	.....	1,046 90	461 92	202 90	209 60	
409 77	.....	.....	.....	.....	.....	111 75	700 01	41 30	
.....	5,367 91	1,149 81	4,218 10	509 05	3,709 05	674 52	.....	413 59	
.....	.....	.....	.....	.....	.....	.....	.....	1,002 73	
.....	.....	.....	.....	.....	.....	.....	.....	3,277 07	
413 20	2,313 86	1,227 24	1,086 62	.....	1,086 62	650 02	622 75	754 23	Bruce.
.....	1,400 00	.....	1,400 00	.....	1,400 00	.....	.....	1,000 00	
.....	.....	.....	.....	.....	.....	400 00	.....	.....
97 50	2,110 60	3 60	2,107 00	10 70	2,096 30	468 48	.....	6 00	
600 49	.....	.....	.....	.....	.....	153 34	1,418 58	7 35	
.....	3,447 09	664 20	2,782 89	28 28	2,754 61	675 00	.....	115 30	
103 85	.....	.....	.....	.....	.....	.....	.....	619 15	
155 77	.....	.....	.....	.....	.....	.....	.....	2,686 28	
1,518 23	7,897 04	2,828 64	5,068 40	.....	5,068 40	2,621 11	720 72	4,880 30	Carleton.
.....	1,300 00	.....	1,300 00	.....	1,300 00	.....	.....	1,300 00	
.....	1,000 00	.....	1,000 00	.....	1,000 00	.....	.....	1,000 00	
.....	4,522 10	882 25	3,639 85	.....	3,639 85	.....	.....	2,385 50	
.....	.....	.....	.....	.....	.....	.....	.....	2,136 60	
233 00	1,747 09	277 40	1,469 69	.....	1,469 69	599 04	.....	78 00	
370 19	.....	.....	.....	.....	.....	129 25	564 91	180 42	
.....	9,839 80	2,009 25	7,830 55	3,447 50	4,383 05	450 00	.....	344 70	
.....	.....	.....	.....	.....	.....	.....	.....	2,944 20	
.....	.....	.....	.....	.....	.....	.....	.....	6,100 90	
441 19	1,015 66	410 30	605 36	.....	605 36	442 63	355 98	149 90	Dufferin.
.....	457 25	.....	457 25	.....	457 25	.....	.....	457 25	
.....	
28 00	876 98	13 07	863 91	.....	863 91	111 78	79 43	186 50	
264 37	.....	.....	.....	.....	.....	80 00	531 70	29 72	
30	2,112 89	345 10	1,767 79	.....	1,767 79	675 00	.....	64 60	
1 25	.....	.....	.....	.....	.....	.....	.....	162 63	
81 20	.....	.....	.....	.....	.....	.....	.....	1,127 91	
571 49	2,318 44	423 12	1,895 32	.....	1,895 32	1,042 15	657 88	722 88	Elgin.
.....	1,000 00	.....	1,000 00	.....	1,000 00	.....	.....	1,000 00	
132 80	640 37	200 00	440 37	.....	440 37	.....	.....	617 95	
240 60	2,697 45	655 00	2,042 45	4 24	2,038 21	1,536 30	215 20	46 40	
475 75	.....	.....	.....	.....	.....	94 57	913 29	66 60	
115 50	4,274 26	614 80	3,659 46	229 73	3,429 73	675 00	.....	129 50	
36 80	.....	.....	.....	.....	.....	.....	.....	779 80	
33 88	.....	.....	.....	.....	.....	.....	.....	2,689 43	

c Appointed by O.-in-C. 16th March, 1917. a Died 5th March, 1917. b Acting. || A. McCrimmon acting.

APPENDIX F.—Return of fees and emoluments of the Judicial

County or District and Town.	Office.	Officer.	Amount earned.	Salary paid by Province.	Total earnings and salary in all offices.	Total received for present year's services.
ESSEX:			\$ c.	\$ c.	\$ c.	\$ c.
Sandwich.	Sheriff	† C. N. Anderson.	6,568 42	.....	6,568 42	4,611 18
	Surrogate Judge...	Judge Dromgole.	1,000 00	.....	1,281 52	1,000 00
	Local Master .....	.....	281 52	.....	.....	157 42
	Crown Attorney...	J. H. Rodd	2,455 10	.....	3,507 34	1,870 40
	Clerk of the Peace.	.....	1,052 24	.....	.....	799 79
	Local Registrar...	Henry Clay	629 13	675 00	5,990 64	1,304 13
	County Court Clerk	.....	1,808 05	.....	.....	1,808 05
	Surrogate Registrar	.....	2,878 46	.....	.....	2,878 46
FRONTENAC						
Kingston.	Sheriff	Thomas Dawson	2,204 97	.....	2,204 97	1,766 36
	Surrogate Judge...	Judge Lavell....	1,000 00	.....	1,000 00	.....
	Local Master	J. B. Walkem, K.C.	389 00	.....	389 00	250 00
	Crown Attorney...	J. L. Whiting, K.C.	258 60	.....	1,075 04	166 00
	Clerk of the Peace.	.....	816 44	.....	.....	513 74
	Local Registrar...	T. M. Asselstine	577 81	675 00	2,281 67	1,252 81
	County Court Clerk	.....	1,028 86	.....	.....	1,028 86
	Surrogate Registrar	Miss H. Fraser..	2,013 75	.....	2,013 75	2,013 75
GREY:						
Owen Sound..	Sheriff	T. I. Thomson ..	2,398 77	.....	2,398 77	1,906 33
	Surrogate Judge...	Judge Widdifield.	1,000 00	.....	1,098 40	1,000 00
	Local Master .....	.....	98 40	.....	.....	90 20
	Crown Attorney...	T. H. Dyre	678 81	.....	2,160 46	506 21
	Clerk of the Peace.	.....	1,481 65	.....	.....	1,130 75
	Local Registrar...	W. A. Bishop ..	95 90	750 00	4,344 13	845 95
	County Court Clerk	.....	717 05	.....	.....	717 05
	Surrogate Registrar	.....	2,781 18	.....	.....	2,781 18
HALDIMAND						
Cayuga ..	Sheriff	M. McConnell...	1,564 09	.....	1,564 09	1,286 64
	Surrogate Judge ..	Judge Hopkins...	790 80	.....	880 60	790 80
	Local Master .....	.....	89 80	.....	.....	78 95
	Crown Attorney...	Harrison. Arrell.	247 99	.....	1,531 88	198 99
	Clerk of the Peace.	.....	1,283 89	.....	.....	896 25
	Local Registrar...	J. C. Eccles.....	15 00	600 00	2,346 40	615 00
	County Court Clerk	.....	417 30	.....	.....	352 50
	Surrogate Registrar	.....	1,314 10	.....	.....	1,306 30
HALTON:						
Milton....	Sheriff	S. Webster.....	1,577 78	.....	1,577 78	1,107 83
	Surrogate Judge...	Judge Elliot	1,000 00	.....	1,033 66	1,000 00
	Local Master .....	.....	33 66	.....	.....	9 86
	Crown Attorney...	W. I. Dick	521 10	.....	2,034 72	333 10
	Clerk of the Peace..	.....	1,513 62	.....	.....	591 95
	Local Registrar...	W. J. McClenahan	92 70	600 00	2,603 90	692 70
	County Court Clerk	.....	296 95	.....	.....	296 95
	Surrogate Registrar	.....	1,614 25	.....	.....	1,614 25
HASTINGS:						
Belleville.	Sheriff	M. B. Morrison..	2,794 00	.....	2,794 00	1,421 05
	Surrogate Judge ..	† Judge Wills ...	Commuted	985 00	.....	.....
	Local Master	S. S. Lazier ..	Commuted	3,000 00	.....	.....
	Deputy Registrar.	.....			.....	.....
	Crown Attorney...	Wm Carnew	1,432 11	.....	2,670 86	750 34
	Clerk of the Peace.	.....	1,238 75	.....	.....	886 30
	Deputy Clerk of the Crown.....	John Williams ..	135 02	450 00	4,397 42	585 02
	County Court Clerk	.....	1,165 49	.....	.....	1,165 49
	Surrogate Registrar	.....	2,646 91	.....	.....	2,646 91

† Appointed by O.-in-C. 12th March, 1917. † L. M. pro tem during the absence of S. S. Lazier, O.-in-C. 11th January, 1917.

Officers throughout the Province of Ontario, etc.—Continued.

Total received for past year's ser- vices.	Total receipts by officer from all his offices.	Total disbursements.	Net receipts.	Amount paid to Province under R.S.O. Cap. 17.	Net Income.	Earnings of each officer pay- able by the Province, the County, and the General Public, respectively.			County or District.
						From Prov- ince.	From County.	From General Public.	
\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	
739 94	5,351 12	979 99	4,371 13	4,371 13	1,162 84	745 93	4,659 65	Essex.
.....	1,213 02	.....	1,213 02	.....	1,213 02	.....	.....	1,000 00
55 60	.....	.....	.....	.....	.....	.....	.....	281 52
428 80	3,339 19	940 00	2,399 19	39 91	2,359 28	1,576 20	192 90	686 00	
240 20	.....	.....	.....	.....	.....	116 25	806 25	129 74
.....	5,990 64	972 42	5,018 22	916 40	4,101 82	675 00	.....	629 13
.....	.....	.....	.....	.....	.....	.....	.....	1,808 05
.....	2,878 46	
423 42	2,189 78	337 00	1,852 78	1,852 78	762 61	696 50	805 86	Frontenac.
.....	1,000 00	.....	1,000 00	.....	1,000 00	.....	.....	1,000 00
22 00	272 00	.....	272 00	.....	272 00	.....	.....	389 00
45 00	1,101 22	100 00	1,001 22	.....	1,001 22	258 60	.....	.....
376 48	.....	.....	.....	.....	.....	114 25	702 19	.....
.....	2,281 67	188 60	2,093 07	.....	2,093 07	675 00	.....	577 81
.....	.....	.....	.....	.....	.....	.....	.....	1,028 86
.....	2,013 75	200 00	1,813 75	1,813 75	2,013 75	
548 22	2,454 55	1,183 73	1,270 82	1,270 82	767 36	840 96	790 45	Grey.
.....	1,142 80	.....	1,142 80	.....	1,142 80	.....	.....	1,000 00
52 60	.....	.....	.....	.....	.....	.....	.....	98 40
192 85	2,188 85	476 81	1,712 04	.....	1,712 04	347 80	174 10	156 91
359 04	.....	.....	.....	.....	.....	97 10	1,285 85	98 70
.....	4,344 13	735 20	3,608 93	204 47	3,404 46	750 00	.....	95 90
.....	.....	.....	.....	.....	.....	.....	.....	717 05
.....	2,781 18	
274 39	1,561 03	239 17	1,321 86	1,321 86	576 52	710 17	277 40	Haldimand.
.....	874 75	11 35	863 40	.....	863 40	.....	.....	790 80
5 00	.....	.....	.....	.....	.....	.....	.....	89 80
70 00	1,484 59	440 00	1,044 59	.....	1,044 59	113 58	91 41	43 00
319 35	.....	.....	.....	.....	.....	100 80	1,120 00	63 09
.....	2,346 80	171 80	2,175 00	.....	2,175 00	600 00	.....	15 00
55 80	.....	.....	.....	.....	.....	.....	.....	417 30
17 20	1,314 10	
293 90	1,401 73	761 00	640 73	640 73	616 59	456 65	504 54	Halton.
.....	1,030 56	.....	1,030 56	.....	1,030 56	.....	.....	1,000 00
20 70	.....	.....	.....	.....	.....	.....	.....	33 66
154 75	1,856 99	136 71	1,720 28	.....	1,720 28	362 85	.....	158 25
417 19	.....	.....	.....	.....	.....	43 00	1,431 72	38 90
.....	2,603 90	64 30	2,539 60	3 96	2,535 64	600 00	.....	92 70
.....	.....	.....	.....	.....	.....	.....	.....	296 95
.....	1,614 25	
1,161 26	2,582 31	764 10	1,818 21	1,818 21	1,256 97	837 50	699 86	Hastings.
.....	985 00	.....	985 00	.....	985 00	985 00	.....	.....
.....	3,000 00	644 00	2,356 00	.....	2,356 00	3,000 00	.....	.....
400 08	2,389 17	523 70	1,865 47	.....	1,865 47	1,080 25	20 17	331 69
352 45	.....	.....	.....	.....	.....	188 75	1,050 00	.....
.....	4,397 42	602 04	3,795 38	297 69	3,497 69	450 00	.....	135 02
.....	.....	.....	.....	.....	.....	.....	.....	1,165 49
.....	2,646 91	

APPENDIX F.—Return of fees and emoluments of the Judicial

County or District and Town.	Office.	Officer.	Amount earned.	Salary paid by Province.	Total earnings and salary in all offices.	Total received for present year's services.
			\$ c.	\$ c.	\$ c.	\$ c.
HURON:						
Goderich..	Sheriff	R. G. Reynolds	2,652 52		2,652 52	2,458 13
	Surrogate Judge ..	Judge Dickson ..	Commuted	1,000 00	1,036 20	
	Local Master	* "	36 20			
	Crown Attorney ..	C. Seager	1,261 35		2,562 82	1,035 98
	Clerk of the Peace..	"	1,301 47			1,209 50
	Local Registrar...	D. McDonald....	40 00	750 00	5,137 13	790 00
	County Court Clerk.	"	375 75			375 75
	Surrogate Registrar	"	3,971 38			3,971 38
KENORA:						
Kenora...	Sheriff	J. W. Humble ...	973 38	1,000 00	1,973 38	1,368 09
	Surrogate Judge ..	Judge Chapple ..		†500 00	626 40	500 00
	Local Master	"	126 40			
	Crown Attorney...	J. F. MacGillivray	250 63		756 54	180 63
	Clerk of the Peace.	K.C. "	255 91	250 00		367 46
	Local Registrar...	C. W. Chadwick.	40 86	700 00	1,191 58	740 86
	District Court Cl'k.	"	224 27			224 27
	Surrogate Registrar	"	226 45			226 45
KENT:						
Chatham..	Sheriff	J. R. Gemmill..	2,773 12		2,773 12	1,909 68
	Surrogate Judge...	Judge Stamworth	1,000 00		1,000 00	
	Local Master	Thos. Scullard..	8 30		8 30	8 30
	Crown Attorney...	H. D. Smith	1,559 29		2,825 14	960 97
	Clerk of the Peace.	"	1,265 85			1,177 75
	Local Registrar ..	James Holmes ..	72 70	675 00	3,254 05	635 20
	County Court Clerk.	"	731 15			731 15
	Surrogate Regist'r.	"	1,775 20			1,775 20
LAMBTON:						
Sarnia....	Sheriff	James Flintoft..	2,114 30		2,114 30	1,402 03
	Surrogate Judge...	Judge MacWatt ..	Commuted	1,000 00	1,147 84	1,000 00
	Local Master	"	147 84			147 84
	Crown Attorney...	F. W. Willson...	1,426 77		2,796 57	1,158 77
	Clerk of the Peace.	"	1,369 80			1,240 10
	Local Registrar...	Alex Saunders..	158 35	675 00	4,126 33	720 85
	County Court Clerk.	"	624 89			624 89
	Surrogate Regist'r.	"	2,668 09			2,668 09
LANARK:						
Perth.....	Sheriff	D. G. MacMartin.	1,574 60		1,574 60	1,186 14
	Surrogate Judge...	† Judge Scott....	1,000 00		1,000 00	
	Local Master	Judge Senkler...	39 90		39 90	30 00
	Crown Attorney...	Alex. C. Shaw ..	891 68		1,594 59	737 60
	Clerk of the Peace	"	702 91			509 07
	Local Registrar ..	W. P. McEwen..	25 60	675 00	3,469 49	700 60
	County Court Clerk.	"	403 35			341 25
	Surrogate Regist'r.	"	2,365 54			1,845 04
LEEDS AND GRENVILLE:						
Brockville.	Sheriff	J. A. McCammon	2,229 07		2,229 07	1,621 62
	Surrogate Judge...	Judge McDonald.	Commuted	960 00		
	Local Masters... }	Judge Dowsley..	1 10		1 10	1 10
		Judge Reynolds.	129 30		129 30	70 50
	Crown Attorney...	M. M. Brown....	1,105 23		2,273 66	835 62
	Clerk of the Peace.	"	1,168 43			808 63
	Local Registrar ...	A. E. Baker	150 70	750 00	4,623 27	900 70
	County Court Clerk.	"	865 37			865 37
	Surrogate Regist'r.	"	2,857 20			2,857 20

* Appointed by O.-in-C. 12th Sept, 1917. † By R.S.O. Cap. 58. Sec. 17. ‡ Fees commuted from 1st March, 1918, at \$1,000 00 O.-in-C. 21st Feb., 1918.

Officers throughout the Province of Ontario, etc.—Continued.

Total received for past year's ser- vices.	Total receipts by officer from all his offices.	Total disbursements.	Net receipts.	Amount paid to Province under R.S.O., Cap. 17.	Net income.	Earnings of each officer pay- able by the Province, the County, and the General Public, respectively.			County or District.
						From Prov- ince.	From County.	From General Public.	
\$ c. 151 86	\$ c. 2,609 99	\$ c. 664 72	\$ c. 1,945 27	\$ c.	\$ c. 1,945 27	\$ c. 835 67	\$ c. 1,184 92	\$ c. 631 93	Huron.
.....	1,036 20	.....	1,036 20	.....	1,036 20	1,000 00	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....	36 20
246 83	2,584 87	.....	2,584 87	66 97	2,517 90	737 45	237 20	286 70
92 56	.....	.....	.....	.....	.....	93 50	1,100 00	107 97
.....	5,137 13	993 80	4,143 33	471 66	3,671 67	750 00	.....	40 00
.....	.....	.....	.....	.....	.....	.....	.....	375 75
.....	3,971 38	
660 10	2,028 19	626 86	1,401 33	1,401 33	1,612 06	361 32	Kenora.
.....	500 00	.....	490 00	.....	490 00	500 00	.....	.....
.....	.....	10 00	.....	.....	.....	.....	.....	126 40
46 75	705 50	.....	705 50	.....	705 50	225 63	.....	25 00
110 66	.....	.....	.....	.....	.....	486 43	.....	19 48
27 00	1,251 43	400 00	851 43	.....	851 43	700 00	.....	40 86
32 85	.....	.....	.....	.....	.....	.....	.....	224 27
.....	226 45	
460 15	2,369 83	790 50	1,579 33	1,579 33	1,173 25	866 01	733 86	Kent.
.....	1,000 00	.....	1,000 00	.....	1,000 00	.....	.....	1,000 00
.....	8 30	.....	8 30	.....	8 30	.....	.....	8 30
247 15	2,708 42	780 00	1,928 42	.....	1,928 42	700 34	433 00	425 95
322 55	.....	.....	.....	.....	.....	167 05	1,000 00	98 80
112 50	3,254 05	880 00	2,374 05	.....	2,374 05	675 00	.....	72 70
.....	.....	.....	.....	.....	.....	.....	.....	731 15
.....	1,775 20	
675 15	2,077 18	615 54	1,461 64	1,461 64	1,024 53	501 30	588 47	Lambton.
.....	1,147 84	10 00	1,137 84	.....	1,137 84	1,000 00	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....	147 84
280 30	2,800 45	479 90	2,320 55	32 05	2,288 50	674 89	195 20	556 68	
121 28	.....	.....	.....	.....	.....	118 40	1,144 36	107 04
112 50	4,126 33	745 00	3,381 33	126 26	3,255 07	675 00	.....	158 35
.....	.....	.....	.....	.....	.....	.....	.....	624 89
.....	2,668 09	
352 20	1,538 34	786 75	751 59	751 59	614 44	628 50	331 66	Lanark.
.....	1,000 00	.....	1,000 00	.....	.....	.....	.....	1,000 00
79 78	109 78	.....	109 78	.....	109 78	.....	.....	39 90
257 70	1,755 95	119 39	1,636 56	.....	1,636 56	371 80	371 88	148 00
251 58	.....	.....	.....	.....	.....	120 20	510 65	72 06
31 00	3,519 29	364 50	3,154 89	80 97	3,073 92	675 00	.....	25 60
108 50	.....	.....	.....	.....	.....	.....	.....	403 35
493 00	2,365 54	
662 37	2,283 99	1,069 35	1,214 64	1,214 64	1,056 82	715 56	456 69	Leeds and Grenville
.....	960 00	.....	.....	.....	960 00	960 00	.....	.....
1 30	2 40	.....	2 40	.....	2 40	.....	.....	1 10
74 60	145 10	.....	145 10	.....	145 10	.....	.....	129 30
135 36	2,190 58	426 00	1,764 58	.....	1,764 58	912 80	176 25	16 18
410 97	.....	.....	.....	.....	.....	238 05	814 73	115 65
.....	4,661 42	751 37	3,910 05	355 02	3,555 03	750 00	.....	150 70
.....	.....	.....	.....	.....	.....	.....	.....	865 37
38 15	2,857 20	

APPENDIX F—Return of fees and emoluments of the Judicial

County or District and Town.	Office.	Officer.	Amount earned.	Salary paid by Province.	Total earnings and salary in all offices.	Total received for present year's services.
			\$ c.	\$ c.	\$ c.	\$ c.
LENNOX & ADDINGTON: Napanee.	Sheriff	G. D. Hawley ...	1,394 52	.....	1,394 52	1,007 62
	Surrogate Judge ..	Judge Madden ..	594 75	.....	594 75	.....
	Local Master	S. S. Lazier.....	38 65	.....	38 65	7 70
	Crown Attorney...	U. M. Wilson....	404 51	.....	1,588 56	350 51
	Clerk of the Peace.	"	1,184 05	.....	.....	654 80
	Local Registrar...	W. P. Deroche...	109 00	600 00	2,066 60	709 00
	County Court Clerk.	"	264 50	.....	.....	264 50
	Surrogate Regist'r.	"	1,093 10	.....	.....	1,093 10
LINCOLN: St. Catharines.	Sheriff	Henry O'Loughlin	2,398 52	.....	2,398 52	1,791 17
	Surrogate Judge ..	Judge Campbell..	Commuted	900 00	1,131 10	900 00
	Local Master.....	"	231 10	.....	.....	158 10
	Crown Attorney...	M. Brennan.....	942 00	.....	2,348 27	660 00
	Clerk of the Peace.	"	1,406 27	.....	.....	838 27
	Local Registrar...	Johnson Clench..	276 05	675 00	3,770 97	903 05
	County Court Clerk	"	859 50	.....	.....	820 00
	Surrogate Regist'r.	"	1,960 42	.....	.....	1,960 42
MANITOU-LIN: Gore Bay.	Sheriff	J. Haddow Fell..	618 16	950 00	1,568 16	1,486 09
	Surrogate Judge...	Judge Hewson...	.....	*500 00	500 00	.....
	Local Master .....	" .....	.....	.....	.....	.....
	Crown Attorney ...	J. H. Craig, pro	116 00	250 00	600 31	356 00
	Clerk of the Peace..	tem "	234 31	.....	.....	148 18
	Local Registrar ...	C. C. Platt.....	4 00	.....	1,137 60	4 00
	District Court Clerk	"	86 70	850 00	.....	936 70
	Surrogate Regist'r.	"	196 90	.....	.....	196 90
MIDDLESEX: London.	Sheriff	D. M. Cameron ..	5,341 46	.....	5,341 46	3,753 79
	Surrogate Judges {	Judge Macbeth...	1,300 00	.....	1,300 00	1,300 00
		Judge Judd.....	1,000 00	.....	1,000 00	1,000 00
	Local Master.....	H. S. Blackburn.	519 68	.....	2,581 18	471 52
	Deputy Registrar..	"	2,061 50	.....	.....	1,923 64
	Crown Attorney...	J. B. McKillop ..	1,598 89	.....	3,387 23	1,078 89
	Clerk of the Peace.	"	1,788 34	.....	.....	1,049 81
	Deputy Clerk of the					
	Crown.....	Edmund Weld...	116 00	500 00	7,880 22	616 00
	County Court Clerk.	"	1,542 83	.....	.....	1,542 83
	Surrogate Registrar	"	5,721 39	.....	.....	5,509 79
MUSKOKA: Bracebridge.	Sheriff	D. E. Bastedo...	1,317 08	750 00	2,067 08	1,753 97
	Surrogate Judge ..	Judge Mahaffy ..	.....	*500 00	533 70	500 00
	Local Master	"	33 70	.....	.....	33 70
	Crown Attorney...	Thomas Johnson	240 55	250 00	853 52	366 50
	Clerk of the Peace.	"	362 97	.....	.....	164 63
	Local Registrar...	Isaac Huber.....	38 52	600 00	1,465 94	638 52
	District Court Cl'k.	"	177 95	.....	.....	177 95
	Surrogate Registrar	"	649 47	.....	.....	649 47
NIPISSING: North Bay	Sheriff	H. C. Varin	1,006 85	800 00	1,806 85	1,704 72
	Surrogate Judge ..	Judge Valin ....	.....	*500 00	505 80	500 00
	Local Master	"	5 80	.....	.....	4 20
	Crown Attorney...	T. E. McKee.....	735 26	250 00	1,303 45	814 91
	Clerk of the Peace.	"	318 19	.....	.....	198 29
	Local Registrar...	T. J. Bourke	75 30	150 00	1,717 40	225 30
	District Court Cl'k	"	619 65	450 00	.....	1,069 65
	Surrogate Registrar	"	422 45	.....	.....	422 45

* By R.S.O. Cap. 58, Sec. 17.

Officers throughout the Province of Ontario, etc.—Continued.

Total received for past year's ser- vices.	Total receipts by officer from all his offices.	Total disbursements.	Net receipts.	Amount paid to Province under R.S.O., Cap. 17.	Net income.	Earnings of each officer pay- able by the Province, the County, and the General Public, respectively.			County or District.
						From Prov- ince.	From County.	From General Public.	
\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	
278 85	1,286 47	443 19	843 28	843 28	458 92	583 28	352 32	Lennox and Addington.
.....	594 75	.....	594 75	.....	594 75	.....	.....	594 75
.....	7 70	10 50	.....	.....	.....	.....	.....	38 65
74 00	1,519 37	106 23	1,413 14	.....	1,413 14	202 00	.....	202 51
440 06	.....	.....	.....	.....	.....	22 60	1,124 65	36 80
.....	2,066 60	200 10	1,866 50	.....	1,866 50	600 00	.....	109 00
.....	264 50	
.....	1,093 10	
589 71	2,380 88	461 79	1,919 09	1,919 09	796 12	893 46	708 94	Lincoln.
.....	1,075 40	.....	1,075 40	.....	1,075 40	900 00	.....	.....
17 30	.....	.....	.....	.....	.....	.....	.....	231 10
195 00	2,155 44	550 00	1,605 44	.....	1,605 44	802 00	.....	140 00
462 17	.....	.....	.....	.....	.....	143 15	1,125 12	138 00
61 50	3,844 37	525 35	3,319 02	113 80	3,205 22	675 00	.....	276 05
99 40	859 50	
.....	1,960 42	
82 07	1,568 16	85 10	1,483 06	1,483 06	1,503 12	65 04	Manitoulin.
.....	500 00	.....	500 00	.....	500 00	500 00	.....	.....
10 00	635 99	8 00	627 99	.....	627 99	366 00	.....	.....
121 81	.....	.....	.....	.....	.....	234 31	.....	.....
.....	1,137 60	.....	1,137 60	.....	1,137 60	.....	.....	4 00
.....	.....	.....	.....	.....	.....	850 00	.....	86 70
.....	196 90	
1,509 58	5,263 37	1,736 89	3,526 48	3,526 48	1,691 03	1,688 48	1,961 95	Middlesex.
.....	1,300 00	.....	1,300 00	.....	1,300 00	.....	.....	1,300 00
.....	1,000 00	.....	1,000 00	.....	1,000 00	.....	.....	1,000 00
.....	2,395 16	374 00	2,021 16	.....	2,021 16	.....	.....	519 68
553 80	3,460 95	1,250 00	2,210 95	21 09	2,189 86	1,540 59	28 00	30 30	
778 45	.....	.....	.....	.....	.....	227 95	1,358 86	201 53
.....	7,946 52	2,582 00	5,364 52	1,228 06	4,136 46	500 00	116 00	
.....	1,542 83	
277 90	5,721 39	
282 28	2,036 25	1,129 00	907 25	907 25	1,739 32	327 76	Muskoka.
.....	533 70	.....	533 45	.....	533 45	500 00	.....	.....
.....	.....	25 ..	.....	.....	.....	.....	.....	33 70
80 00	828 33	24 65	803 68	.....	803 68	487 55	.....	3 00
217 20	.....	.....	.....	.....	.....	327 20	.....	35 77
.....	1,465 94	36 37	1,429 57	.....	.....	600 00	.....	38 52
.....	177 95	
.....	649 47	
334 73	2,039 45	911 76	1,127 69	1,127 69	1,355 19	451 66	Nipissing.
.....	504 20	.....	504 20	.....	504 20	500 00	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....	5 80
110 81	1,292 91	40 55	1,252 36	.....	1,252 36	752 86	.....	232 40
168 90	.....	.....	.....	.....	.....	314 69	.....	3 50
4 00	1,797 42	92 40	1,705 02	.....	1,705 02	150 00	.....	75 30
76 02	450 00	619 65	
.....	422 45	

APPENDIX F.—Return of fees and emoluments of the Judicial

County or District and Town.	Office.	Officer.	Amount earned.	Salary paid by Province.	Total earnings and salary in all offices.	Total received for present year's services.
			\$ c.	\$ c.	\$ c.	\$ c.
NORFOLK: Simcoe ...	Sheriff	*F. S. Snider....	1,528 56	.....	1,528 56	1,141 12
	Surrogate Judge ..	Judge Boles.....	834 70	.....	852 60	834 70
	Local Master.....	"	17 90	.....	.....	17 90
	Crown Attorney...	T. R. Slaght, K.C.	453 05	.....	2,124 28	328 95
	Clerk of the Peace.	"	1,671 23	.....	.....	1,099 52
	Local Registrar ..	C. C. Rapelje....	184 30	675 00	3,074 43	859 30
	County Court Cl'k.	"	432 15	.....	.....	432 15
	SurrogateRegistrar	"	1,782 98	.....	.....	1,782 98
NORTHUM- BERLAND AND DURHAM: Cobourg ..	Sheriff	D. J. Nesbitt.....	2,692 39	.....	2,692 39	1,964 37
	Surrogate Judge...	Judge Ward.....	Commuted	1,000 00	.....	.....
	Local Master	Judge Roger.....	75 10	.....	75 10	48 50
	Crown Attorney...	W. F. Kerr.....	646 40	.....	1,487 53	442 51
	Clerk of the Peace.	"	841 13	.....	.....	452 61
	Local Registrar ..	John T. Field ...	140 00	750 00	5,193 40	890 00
	County Court Clerk	"	658 95	.....	.....	658 95
	SurrogateRegistrar	"	3,644 45	.....	.....	3,644 45
ONTARIO: Whitby ..	Sheriff	J. F. Paxton	1,714 66	.....	1,714 66	1,273 17
	Surrogate Judge...	G. Y. Smith.....	1,000 00	.....	1,141 20	1,000 00
	Local Master	"	141 20	.....	.....	141 20
	Crown Attorney...	J.E.Farewell, KC	763 00	.....	1,928 38	609 00
	Clerk of the Peace.	"	1,165 38	.....	.....	753 87
	Local Registrar...	Horace Bascom..	49 80	675 00	3,668 87	724 80
	County Court Cl'k.	"	430 95	.....	.....	430 95
	SurrogateRegistrar	"	2,513 12	.....	.....	2,513 12
OXFORD: Woodstock	Sheriff	Wm. McGhee....	3,109 30	.....	3,109 30	2,408 24
	Surrogate Judge ..	Judge Wallace..	Commuted	1,000 00	.....	.....
	Local Master	W. T. McMullen.	32 50	.....	53 70	29 15
	Deputy Registrar..	† "	21 20	.....	.....	.....
	Crown Attorney...	R. N. Ball	866 82	.....	2,097 52	796 62
	Clerk of the Peace.	"	1,230 70	.....	.....	738 90
	Deputy Clerk of the Crown.....	†James Canfield.	233 10	450 00	5,660 47	487 00
	County Court Clerk	"	862 60	.....	.....	600 60
PARRY SOUND: Parry Sound	SurrogateRegistrar	"	4,114 77	.....	.....	3,341 77
	Sheriff	Sam'l Armstrong	1,683 30	750 00	2,433 30	1,729 99
	Surrogate Judge ..	Judge Powell....	.....	\$ 500 00	509 40	500 00
	Local Master.....	"	9 40	.....	.....	9 40
	Crown Attorney...	W. L. Haight. ..	828 48	250 00	1,446 66	876 99
	Clerk of the Peace.	"	368 18	.....	.....	185 49
	Local Registrar...	Frederick Tasker	73 85	600 00	1,632 09	673 85
	District Court Cl'k.	"	264 15	.....	.....	264 15
PEEL: Brampton.	SurrogateRegistrar	"	694 09	.....	.....	694 09
	Sheriff	[son Nathan Hender-	1,651 44	.....	1,651 44	1,232 93
	Surrogate Judge...	†Judge Justin ...	820 85	.....	822 75	820 85
	Local Master	"	1 90	.....	.....	.....
	Crown Attorney...	Walker S.Morphy	372 65	.....	1,349 54	285 65
	Clerk of the Peace.	"	976 89	.....	.....	844 65
	Local Registrar...	J. B. Dixon.....	44 30	600 00	2,392 16	644 30
	County Court Cl'k.	"	266 71	.....	.....	266 71
	SurrogateRegistrar	"	1,481 15	.....	.....	1,481 15

* Died 10th February, 1918.
† Resigned. † Appointed Local Registrar by O.-in-C. 23rd January, 1918.
§ By R.S.O. Cap. 58, Sec. 17. ¶ Appointed Surrogate Judge by O.-in-C. 3rd January, 1917,
and Local Master by O.-in-C. 8th May, 1917.

Officers throughout the Province of Ontario, etc.—Continued.

Total received for past year's ser- vices.	Total receipts by officer from all his offices.	Total disbursements.	Net receipts,	Amount paid to Province under R.S.O. Cap. 17.	Net income.	Earnings of each officer pay- able by the Province, the County, and the General Public, respectively.			County or District.
						From Prov- ince.	From County.	From General Public.	
\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	
367 70	1,508 82	658 58	850 24	850 24	481 32	669 13	378 11	Norfolk.
.....	874 80	.....	874 55	.....	874 55	.....	.....	834 70
22 20	.....	25	.....	.....	.....	.....	.....	17 90
252 25	2,403 74	636 50	1,769 24	.....	1,769 24	227 80	212 05	13 20
723 02	.....	.....	.....	.....	.....	165 00	1,487 58	18 65
70 50	3,628 13	112 05	3,516 08	158 04	3,358 04	675 00	.....	184 30
112 18	432 15	Northum- berland and Durham.
371 02	.....	.....	.....	.....	.....	.....	.....	1,782 98
431 01	2,395 38	1,213 34	1,182 04	.....	1,182 04	847 16	848 95	996 28
.....	1,000 00	.....	1,000 00	.....	1,000 00	1,000 00	.....	.....
.....	48 50	.....	48 50	.....	48 50	.....	.....	75 10
162 31	1,456 03	385 48	1,070 55	.....	1,070 55	453 50	186 80	6 10
398 60	145 10	626 63	69 40	Ontario.
.....	5,193 40	671 20	4,522 20	661 10	3,861 10	750 00	.....	140 00
.....	.....	.....	.....	.....	.....	.....	.....	658 95
.....	.....	.....	.....	.....	.....	.....	.....	3,644 45
357 78	1,630 95	635 75	995 20	.....	995 20	677 66	609 98	427 02
.....	1,141 20	.....	1,141 20	.....	1,141 20	.....	.....	1,000 00
.....	141 20	Oxford.
163 00	1,989 10	460 66	1,528 44	.....	1,528 44	704 00	.....	59 00
463 23	.....	.....	.....	.....	.....	182 71	974 67	8 00
.....	3,668 87	654 00	3,014 87	52 97	2,961 90	675 00	.....	49 80
.....	.....	.....	.....	.....	.....	.....	.....	430 95
.....	.....	.....	.....	.....	.....	.....	.....	2,513 12
537 96	2,946 20	1,256 61	1,689 59	1,689 59	584 00	778 99	1,746 31	Parry Sound.
.....	1,000 00	.....	1,000 00	.....	1,000 00	1,000 00	.....	.....
13 60	57 30	.....	57 30	.....	57 30	.....	.....	32 50
14 55	.....	.....	.....	.....	.....	.....	.....	21 20
31 35	2,091 39	.....	2,091 39	9 13	2,082 26	266 07	600 75	.....
524 52	.....	.....	.....	.....	.....	81 25	1,080 81	68 64
100 00	5,199 37	486 80	4,712 57	756 28	3,956 29	450 00	233 10	Peel.
200 00	.....	.....	.....	.....	.....	.....	.....	862 60
470 00	.....	.....	.....	.....	.....	.....	.....	4,114 77
447 42	2,177 41	1,552 67	624 74	.....	624 74	2,093 22	.....	340 08
.....	509 40	.....	509 40	.....	509 40	500 00	.....	9 40
.....	.....	.....	.....	.....	.....	.....	.....	155 75
59 00	1,281 93	165 00	1,116 93	1,116 93	922 72	35 80	Peel.
160 45	.....	.....	.....	.....	.....	332 38	.....	73 85
.....	1,632 09	135 00	1,497 09	.....	1,497 09	600 00	.....	264 15
.....	.....	.....	.....	.....	.....	.....	.....	694 09
.....	
284 18	1,517 11	721 85	795 26	.....	795 26	512 16	549 29	589 97
.....	820 85	820 85	820 85	820 85	Peel.
.....	.....	.....	.....	.....	.....	.....	.....	1 90
71 93	1,285 99	54 05	1,231 94	.....	1,231 94	306 15	66 50	.....
83 76	.....	.....	.....	.....	.....	99 95	810 69	66 25
.....	2,392 16	121 32	2,270 84	.....	2,270 84	600 00	.....	44 30
.....	.....	.....	.....	.....	.....	.....	.....	266 71
.....	.....	.....	.....	.....	.....	.....	.....	1,481 15

APPENDIX F.—Report of fees and emoluments of the Judicial

County or District and Town.	Office.	Officer.	Amount earned.	Salary paid by Province.	Total earnings and salary in all offices.	Total received for present year's services.
			\$ c.	\$ c.	\$ c.	\$ c.
PERTH: Stratford.	Sheriff	Thomas Magwood	2,196 10	.....	2,196 10	1,556 69
	Surrogate Judge..	Judge Barron ...	Commuted	873 00	1,723 00	.....
	Local Master	"	Commuted	850 00	.....	.....
	Crown Attorney ..	G. G. McPherson, K.C.	952 50	.....	2,517 09	702 00
	Clerk of the Peace.	"	1,564 59	.....	.....	898 49
	Local Registrar ..	E. Sydney Smith,	410 70	675 00	5,071 34	968 92
	County Court Clerk	" K.C.	836 15	.....	.....	497 75
	Surrogate Registrar	"	3,149 49	.....	.....	2,808 57
PETER- BOROUGH: Peterboro	Sheriff	J. A. Hall.....	1,781 27	.....	1,781 27	1,282 07
	Surrogate Judge ..	Judge Huycke...	1,000 00	.....	1,877 00	1,000 00
	Local Master	"	877 00	.....	.....	423 00
	Crown Attorney...	G. W. Hatton ...	969 15	.....	2,152 50	705 15
	Clerk of the Peace.	"	1,183 35	.....	.....	653 87
	Local Registrar ...	G. J. Sherry	281 25	675 00	4,458 60	822 85
	County Court Clerk	"	825 95	.....	.....	749 50
	Surrogate Registrar	"	2,676 40	.....	.....	2,667 45
PRESCOTT & RUSSELL: L'Orignal	Sheriff.....	Albert Hagar...	1,306 91	.....	1,306 91	881 52
	Surrogate Judge ..	Constantineau.	735 25	.....	747 95	735 25
	Local Master.....	"	12 70	.....	.....	12 70
	Crown Attorney...	*John Maxwell..	.....	.....	.....	.....
	Clerk of the Peace.	" .....	.....	.....	.....	.....
	Local Registrar....	Joseph Bélanger	17 40	675 00	2,619 05	686 30
	County Court Clerk	"	261 95	.....	.....	244 15
	Surrogate Registrar	"	1,664 70	.....	.....	1,372 99
PRINCE EDWARD: Picton....	Sheriff	D. J. Barker....	1,133 30	.....	1,133 30	1,008 27
	Surrogate Judge..	†Judge Morrison	387 00	.....	399 30	387 00
	Local Master.....	"	12 30	.....	.....	12 30
	Crown Attorney...	R. H. Hubbs.....	95 62	.....	628 58	86 42
	Clerk of the Peace.	"	532 96	.....	.....	355 45
	Local Registrar...	Nehemiah Gilbert	133 10	600 00	1,842 00	733 10
	County Court Clerk	"	183 35	.....	.....	183 35
	Surrogate Registrar	"	925 55	.....	.....	925 55
RAINY RIVER: Fort Frances ..	Sheriff.....	W. A. Baker....	1,557 50	750 00	2,307 50	1,693 08
	Surrogate Judge ..	Judge McLennan.	.....	1500 00	549 90	500 00
	Local Master.....	"	49 90	.....	.....	49 90
	Crown Attorney...	N. L. Croome....	300 00	250 00	809 65	502 00
	Clerk of the Peace.	"	259 65	.....	.....	99 70
	Local Registrar ...	Wm. H. Elliott..	76 00	450 00	1,097 02	526 00
	District Court Clerk	"	366 05	.....	.....	366 05
	Surrogate Registrar	"	204 97	.....	.....	204 97
RENFREW: Pembroke	Sheriff	Alex. Morris....	2,421 01	.....	2,421 01	2,174 21
	Surrogate Judge ..	Judge McNamara	1,000 00	.....	1,000 00	.....
	Local Master.....	" .....	.....	.....	.....	.....
	Crown Attorney...	J. H. Burritt, K.C.	398 66	.....	1,252 88	339 44
	Clerk of the Peace.	"	854 22	.....	.....	520 35
	Local Registrar...	H. W. Perrett...	27 52	600 00	2,496 96	627 52
	County Court Clerk	"	437 91	.....	.....	437 91
	Surrogate Registrar	"	1,431 53	.....	.....	1,431 53

* No returns. † Died 16th Nov., 1917. Judge Wills acting under R.S.O., Cap. 62, Sec. 8 (2).
 Judge Wills and Judge Deroche appointed Local Masters, pro tem. O.-in-C. 17th April, 1918.

‡ R.S.O., Cap. 58, Sec. 17.

Officers throughout the Province of Ontario, etc.—Continued.

Total received for past year's ser- vices.	Total receipts by officer from all his offices.	Total disbursements.	Net receipts.	Amount paid to Province under R.S.O. Cap. 17.	Net income.	Earnings of each officer pay- able by the Province, the County, and the General Public, respectively.			County or District.
						From Prov- ince.	From County.	From General Public.	
\$ c. 517 80	\$ c. 2,074 49	\$ c. 894 55	\$ c. 1,179 94	\$ c.	\$ c. 1,179 94	\$ c. 543 33	\$ c. 562 62	\$ c. 1,090 15	Perth.
.....	1,723 00	.....	1,723 00	.....	1,723 00	873 00	.....	.....
93 90	2,402 03	383 00	2,019 03	1 90	2,017 13	850 00	.....	.....
.....	.....	.....	.....	.....	.....	500 60	182 50	270 00
707 64	119 30	1,415 74	29 55	
.....	4,631 09	1,038 95	3,592 14	196 07	3,396 07	675 00	.....	410 70
243 85	.....	.....	.....	.....	.....	.....	.....	836 15
112 00	.....	.....	.....	.....	.....	.....	.....	3,149 49
521 08	1,803 15	836 10	967 05	967 05	693 30	556 65	531 32	Peter- borough.
.....	2,850 00	.....	2,850 00	.....	2,850 00	.....	.....	1,000 00
1,427 00	.....	.....	.....	.....	.....	.....	.....	877 00
207 30	2,159 49	720 00	1,439 49	.....	1,439 49	516 55	35 00	417 60
593 17	130 15	965 29	87 91	
126 70	4,555 45	495 75	4,059 70	429 85	3,629 85	675 00	.....	281 25
182 75	.....	.....	.....	.....	.....	.....	.....	825 95
6 20	.....	.....	.....	.....	.....	.....	.....	2,676 40
450 67	1,332 19	917 17	415 02	415 02	462 43	391 09	453 39	Prescott and Russell.
.....	747 95	.....	747 95	.....	747 95	.....	.....	735 25
.....	.....	.....	.....	.....	.....	.....	.....	12 70
.....	
27 20	2,516 99	504 20	2,012 79	2,012 79	675 00	17 40	
38 10	.....	.....	.....	.....	.....	.....	.....	261 95
148 25	.....	.....	.....	.....	.....	.....	.....	1,664 70
.....	
141 33	1,149 60	165 17	984 43	984 43	422 00	485 01	226 29	Prince Edward.
.....	408 90	.....	408 90	.....	408 90	.....	.....	387 00
9 60	.....	.....	.....	.....	.....	.....	.....	12 30
72	653 12	250 00	403 12	.....	403 12	35 62	.....	60 00
210 53	3 00	529 96	
.....	1,842 00	38 70	1,803 30	.....	1,803 30	600 00	.....	133 10
.....	.....	.....	.....	.....	.....	.....	.....	183 35
.....	.....	.....	.....	.....	.....	.....	.....	925 55
437 45	2,130 53	872 12	1,258 41	1,258 41	1,781 45	526 05	RainyRiver
.....	549 90	.....	549 90	.....	549 90	500 00	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....	49 90
33 80	738 90	.....	738 90	.....	738 90	550 00	.....	.....
103 40	259 65	
.....	1,097 02	265 00	832 02	.....	832 02	450 00	.....	76 00
.....	.....	.....	.....	.....	.....	.....	.....	366 05
.....	.....	.....	.....	.....	.....	.....	.....	204 97
226 79	2,401 00	1,246 54	1,154 46	1,154 46	746 02	1,000 12	674 87	Renfrew.
.....	1,000 00	.....	1,000 00	.....	1,000 00	.....	.....	1,000 00
.....	
33 34	1,140 70	300 00	840 70	.....	840 70	398 66	.....	.....
247 57	51 90	742 94	59 38	
.....	2,496 96	179 00	2,317 96	.....	2,317 96	600 00	.....	27 52
.....	.....	.....	.....	.....	.....	.....	.....	437 91
.....	.....	.....	.....	.....	.....	.....	.....	1,431 53

APPENDIX F.—Return of fees and emoluments of the Judicial

County or District and Town.	Office.	Officer.	Amount earned.	Salary paid by Province.	Total earnings and salary in all offices.	Total received for present year's services.
			\$ c.	\$ c.	\$ c.	\$ c.
SIMCOE: Barrie....	Sheriff	W. McL. Harvey	2,718 47	.....	2,718 47	2,183 19
	Surrogate Judge...	Judge Vance ...	Commuted	1,000 00	1,000 00	.....
	Local Master.....	J. R. Cotter.....	290 08	.....	3,005 99	290 08
	Crown Attorney...	“	1,097 41	.....	.....	800 23
	Clerk of the Peace.	“	1,618 50	.....	.....	1,087 11
	Local Registrar...	John Mackay....	152 59	750 00	1,896 84	902 59
	County Court Clerk	“	994 25	.....	.....	994 25
STORMONT, DUNDAS AND GLEN- GARRY: Cornwall.	Surrogate Regist'r.	E. A. Little.....	4,527 25	.....	4,527 25	4,527 25
	Sheriff	W. R. Mack.....	2,246 28	.....	2,246 28	1,817 24
	Surrogate Judge...	Judge O'Reilly..	1,000 00	.....	1,400 00	1,000 00
	Local Master.....	“	Commuted	400 00	.....	400 00
	Crown Attorney...	J. G. Harkness..	902 41	.....	1,644 43	534 27
	Clerk of the Peace.	“	742 02	.....	.....	399 76
	Local Registrar...	J. A. McDougald.	168 10	750 00	4,364 84	793 10
SUDBURY: Sudbury..	County Court Clerk	“	672 53	.....	.....	672 53
	Surrogate Regist'r.	“	2,774 21	.....	.....	2,774 21
	Sheriff	Alex. Irving	4,417 29	†950 00	5,367 29	4,501 32
	Surrogate Judge...	Judge Kehoe ....	.....	*500 00	789 40	500 00
	Local Master	“	289 40	.....	.....	270 60
	Crown Attorney...	†G. M. Miller ...	5,939 05	250 00	7,064 96	4,989 55
	Clerk of the Peace.	“	875 91	.....	.....	352 46
TEMISKAM- ING: Haileybury.	Local Registrar...	J. D. Shipley....	49 90	150 00	2,949 12	199 90
	Dist. Court Clerk..	“	1,943 10	450 00	.....	2,393 10
	Surrogate Regist'r.	“	356 12	.....	.....	356 12
	Sheriff	George Caldbick.	3,390 89	1,000 00	4,390 89	3,540 38
	Surrogate Judge...	Judge Hartman.	.....	*500 00	507 30	500 00
	Local Master.....	“	7 30	.....	.....	7 30
	Crown Attorney...	F. L. Smiley....	450 17	.....	1,078 54	169 05
THUNDER BAY: Port Ar- thur.....	Clerk of the Peace.	“	378 37	250 00	.....	411 12
	Local Registrar ...	T. J. Meagher...	283 45	150 00	2,730 40	433 45
	District Court Cl'rk	“	1,367 60	450 00	.....	1,817 60
	Surrogate Registrar	“	479 35	.....	.....	479 35
	Sheriff	A. W. Thompson.	4,450 87	1,000 00	5,450 87	4,318 46
	Surrogate Judge...	Judge O'Leary ..	.....	*500 00	684 10	500 00
	Local Master.....	“	184 10	.....	.....	91 50
VICTORIA: Lindsay ..	Crown Attorney...	W.F.Langworthy,	1,123 35	250 00	1,643 15	963 55
	Clerk of the Peace.	“ K.C.	269 80	.....	.....	89 45
	Local Registrar...	T. S. T. Smellie.	349 07	600 00	2,909 24	949 07
	Dist. Court Clerk..	“	1,190 35	.....	.....	1,190 35
	Surrogate Regist'r.	“	769 82	.....	.....	769 82
	Sheriff	A. E. Vrooman..	1,127 00	.....	1,127 00	902 07
	Surrogate Judge...	Judge McMillan.	839 00	.....	839 00	839 00
	Local Masters ... {	Judge Swayze ...	26 30	.....	26 30	19 80
	Crown Attorney ...	T. H. Stinson....	393 01	.....	1,257 64	117 50
	Clerk of the Peace.	“	859 63	.....	.....	520 27
	Local Registrar...	T. H. Sootheran.	20 00	675 00	3,032 20	695 00
	County Court Clerk	“	530 90	.....	.....	530 90
	Surrogate Regist'r.	“	1,806 30	.....	.....	1,806 30

* By R.S.O., Cap. 58, Sec. 17. † \$200, of which \$200 is salary as District Treasurer. ‡ Pro tem.

Officers throughout the Province of Ontario, etc.—Continued.

Total received for past year's ser- vices.	Total receipts by officers from all his offices.	Total disbursements.	Net receipts.	Amount paid to Province under R.S.O. Cap. 17.	Net income.	Earnings of each officer pay- able by the Province, the County, and the General Public, respectively.			County or District.
						From Prov- ince.	From County.	From General Public.	
\$ c	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	
630 10	2,813 29	1,953 23	860 06	.....	860 06	978 96	684 37	1,055 14	Simcoe.
.....	1,000 00	.....	1,000 00	.....	1,000 00	1,000 00	.....	.....
.....	2,899 40	470 86	2,428 54	13 84	2,414 70	.....	.....	290 08	
132 05	.....	.....	.....	.....	.....	1,097 41	.....	.....
589 93	.....	.....	.....	.....	.....	219 23	1,399 27	.....
.....	1,896 84	180 00	1,716 84	.....	1,716 84	750 00	.....	152 59	
.....	.....	.....	.....	.....	.....	.....	.....	994 25	
.....	4,527 15	414 00	4,113 25	456 62	3,656 63	.....	.....	4,527 25	
385 91	2,203 15	672 36	1,530 79	.....	1,530 79	764 50	632 14	849 64	Stormont,
.....	1,400 00	.....	1,400 00	.....	1,400 06	.....	.....	1,000 00	Dundas
.....	.....	.....	.....	.....	.....	400 00	.....	.....	and Glen-
204 62	1,381 91	37 75	1,324 16	.....	1,324 16	457 31	40 45	404 65	garry.
243 26	.....	.....	.....	.....	.....	80 30	468 64	193 08	
.....	4,364 84	1,482 37	2,882 47	38 24	2,844 23	750 00	.....	168 10	
.....	.....	.....	.....	.....	.....	.....	.....	672 53	
125 00	.....	.....	.....	.....	.....	.....	.....	2,774 21	
541 93	5,043 25	2,605 25	2,438 00	.....	2,438 00	3,706 85	.....	1,660 44	Sudbury.
.....	787 10	.....	787 10	.....	787 10	500 00	.....	.....
17 10	.....	.....	.....	.....	.....	.....	.....	289 40	
451 50	6,000 56	2,025 00	3,975 56	.....	3,975 56	4,189 05	.....	2,000 00	
207 05	.....	.....	.....	.....	.....	798 47	.....	77 44	
.....	2,949 12	364 00	2,585 12	8 51	2,576 61	150 00	.....	49 90	
.....	.....	.....	.....	.....	.....	450 00	.....	1,943 10	
.....	.....	.....	.....	.....	.....	.....	.....	356 12	
590 24	4,130 62	1,399 22	2,731 40	.....	2,731 40	2,197 00	.....	2,193 89	Temiskam-
.....	507 30	.....	507 30	.....	507 30	500 00	.....	.....	ing.
.....	.....	.....	.....	.....	.....	.....	.....	7 30	
50 62	713 29	695 00	18 29	.....	18 29	450 17	.....	75 12	
82 50	.....	.....	.....	.....	.....	553 25	.....	283 45	
.....	2,730 40	508 00	2,222 40	.....	2,220 40	600 00	.....	1,367 60	
.....	.....	.....	.....	.....	.....	.....	.....	479 35	
607 47	4,925 93	2,156 81	2,769 12	.....	2,769 12	3,011 92	.....	2,438 95	Thunder
.....	654 50	.....	654 50	.....	654 50	500 00	.....	.....	Bay.
63 00	.....	.....	.....	.....	.....	.....	.....	184 10	
107 10	1,329 10	108 00	1,221 10	.....	1,221 10	1,373 35	.....	.....
169 00	.....	.....	.....	.....	.....	269 80	.....	.....
.....	2,909 24	611 05	2,298 19	.....	2,298 19	600 00	.....	349 07	
.....	.....	.....	.....	.....	.....	.....	.....	1,190 35	
.....	.....	.....	.....	.....	.....	.....	.....	769 82	
430 93	1,333 00	451 91	881 09	.....	881 09	475 63	487 37	164 00	Victoria.
.....	839 00	.....	839 00	.....	839 00	.....	.....	839 00	
.....	
.....	19 80	.....	19 80	.....	19 80	.....	.....	26 30	
90 00	983 75	300 53	683 22	.....	683 22	393 01	.....	.....
255 98	.....	.....	.....	.....	.....	49 00	765 63	45 00	
.....	3,032 20	390 00	2,642 20	14 20	2,628 00	675 06	.....	20 00	
.....	.....	.....	.....	.....	.....	.....	.....	530 90	
.....	.....	.....	.....	.....	.....	.....	.....	1,806 30	

APPENDIX F.—Return of fees and emoluments of the Judicial

County or District and Town.	Office.	Officer.	Amount earned.	Salary paid by Province.	Total earnings and salary in all offices.	Total received for present year's services.
			\$ c.	\$ c.	\$ c.	\$ c.
WATERLOO: Kitchener	Sheriff	H. G. Lackner....	2,637 33	.....	2,637 33	1,835 85
	Surrogate Judge...	Judge Reade.....	1,000 00	.....	1,000 00	1,000 00
	Local Master.....	J. J. A. Weir	161 50	.....	161 50	135 10
	Crown Attorney ...	D. S. Bowlby	938 25	.....	2,064 55	557 90
	Clerk of the Peace.	"	1,126 30	.....	.....	808 25
	Local Registrar ...	E. J. Beaumont...	652 82	675 00	2,182 15	608 60
	County Court Clerk	"	854 33	.....	.....	748 48
	Surrogate Regist'r.	John M. Scully, .	4,167 40	.....	4,167 40	3,735 85
WELLAND: Welland..	Sheriff	James Smith.....	2,507 37	.....	2,507 37	2,144 42
	Surrogate Judge...	Judge Livingstone.	1,000 00	.....	1,168 96	1,000 00
	Local Master.....	"	168 96	.....	.....	168 96
	Crown Attorney ...	T. D. Cowper.....	1,584 80	.....	3,124 87	1,049 00
	Clerk of the Peace.	"	1,540 07	.....	.....	1,078 66
	Local Registrar ...	J. E. Cohoe..	188 65	800 00	4,073 10	988 65
	County Court Clerk	"	764 40	.....	.....	764 40
	Surrogate Regist'r.	"	2,320 05	.....	.....	2,320 05
WELLING- TON: Guelph ...	Sheriff	A. S. Allan	2,107 06	.....	2,107 06	1,785 45
	Surrogate Judge...	Judge Chadwick..	Commuted	1,000 00	1,000 00	.....
	Local Master	W. H. Kingston,	373 11	.....	4,966 88	373 11
	Local Registrar ...	K.C.	335 93	.....	.....	335 93
	County Court Clerk	"	483 80	.....	.....	483 80
	Surrogate Regist'r.	"	3,774 04	.....	.....	3,774 04
	Crown Attorney ..	A. H. Macdonald,	348 90	.....	2,186 48	185 45
	Clerk of the Peace	" K.C.	1,837 58	.....	.....	1,804 33
WENT- WORTH: Hamilton	Sheriff	J. T. Middleton...	7,077 77	.....	7,077 77	6,103 93
	Surrogate Judge...	Judge Snider.....	1,500 00	.....	1,500 00	.....
	"	Judge Monck.....	1,000 00	.....	1,000 00	.....
	Local Master.....	† J. G. Gauld, K.C.	689 70	.....	689 70	236 40
	Crown Attorney ...	S. F. Washington,	4,736 43	.....	6,842 07	3,551 71
	Clerk of the Peace.	" K.C..	2,105 64	.....	.....	1,383 49
	Local Registra....	H. C. Gwyn, K.C..	156 64	750 00	9,881 43	781 64
	County Court Clerk	"	3,321 47	.....	.....	3,321 47
YORK: Toronto ..	Surrogate Regist'r.	"	5,653 32	.....	.....	5,653 32
	Sheriff	Alex. McCowan ..	11,585 86	.....	11,585 86	9,928 83
	Surrogate Judges {	Judge Winchester.	2,600 00	.....	2,600 00	.....
		Judge Morgan....	1,600 00	.....	1,600 00	.....
		Judge Morson	1,600 00	.....	1,600 00	.....
		Judge Denton	1,600 00	.....	1,600 00	.....
		Judge Coatsworth.	1,600 00	.....	1,600 00	.....
	Crown Attorney...	R. H. Greer.....	7,046 35	.....	7,046 35	5,564 85
	Clerk of the Peace	H. E. Irwin, K.C..	3,510 76	.....	3,510 76	2,518 07
	County Court Clerk	* John Shaw.....	13,107 99	.....	13,107 99	13,107 99
TORONTO:	Surrogate Regist'r.	A. F. Wallis.....	27,616 48	.....	27,616 48	27,616 48
	Sheriff	Fred'k Mowat....	25,731 13	.....	25,731 13	22,535 16
	Crown Attorney...	J.W.S. Corley, K.C.	Commuted	6,000 00	16,372 29	.....

* Died November, 1917. † \$840.50 payable by City of Toronto. ‡ \$372.29 commission on fines.
 ¶ Appointed by O.-in-C. 30th May, 1917.

Officers throughout the Province of Ontario, etc.—Concluded.

Total received for past year's ser- vices.	Total receipts by officer from all his offices.		Total disbursements.	Net receipts.	Amount paid to Province under R.S.O. Cap. 17.	Net income.	Earnings of each officer pay- able by the Province, the County, and the General Public, respectively.			County or District.
							From Prov- ince.	From County.	From General Public.	
\$ c	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.		
526 75	2,362 60	1,040 02	1,322 58	1,322 58	933 04	446 16	1,258 13	Waterloo.	
.....	1,000 00	.....	1,000 00	.....	1,000 00	.....	.....	1,000 00
220 88	355 98	.....	355 98	.....	355 98	.....	.....	161 50
58 00	1,714 60	466 00	1,248 60	.....	1,248 60	808 00	130 25	.....	
290 45	.....	.....	.....	.....	.....	126 30	1,000 00	.....	
.....	2,063 97	416 00	1,647 97	.....	1,647 97	675 00	.....	652 82
31 89	.....	.....	.....	.....	.....	.....	.....	854 33
350 71	4,086 56	871 70	3,214 86	92 97	3,121 89	.....	.....	4,167 40
.....		
605 58	2,750 00	1,241 00	1,509 00	1,509 00	1,142 33	706 68	658 36	Welland.	
.....	1,168 96	.....	1,168 96	.....	1,168 96	.....	.....	1,000 00
.....	.....	.....	.....	.....	.....	.....	.....	168 96
338 00	3,356 74	984 00	2,372 74	37 27	2,335 47	1,031 80	284 00	269 00		
891 08	.....	.....	.....	.....	.....	1,383 07	157 00	.....	
.....	4,073 10	1,185 65	2,887 45	38 74	2,848 71	800 00	.....	188 65	
.....	.....	.....	.....	.....	.....	.....	.....	764 40
.....	.....	.....	.....	.....	.....	.....	.....	2,320 05
.....		
816 27	2,601 72	776 75	1,824 97	1,824 97	733 05	695 56	678 97	Welling- ton.	
.....	.....	.....	1,000 00	.....	1,000 00	1,000 00	.....	.....
.....	4,966 88	450 15	4,516 73	471 81	4,044 92	.....	.....	373 11
.....	.....	.....	.....	.....	.....	.....	.....	335 93
.....	.....	.....	.....	.....	.....	.....	.....	483 80
.....	.....	.....	.....	.....	.....	.....	.....	3,774 04
129 00	2,431 06	403 60	2,027 46	2 74	2,024 72	293 00	41 00	14 85		
312 28	.....	.....	.....	.....	.....	69 40	1,700 00	68 18
.....		
952 76	7,056 69	2,878 69	4,178 00	4,178 00	2,710 64	845 65	3,521 48	Went- worth	
.....	1,500 00	.....	1,500 00	.....	1,500 00	.....	.....	1,500 00
.....	1,000 00	.....	1,000 00	.....	1,000 00	.....	.....	1,000 00
114 60	351 00	.....	351 00	.....	351 00	.....	.....	689 70
1,281 80	6,872 34	1,779 37	5,092 97	1,096 48	3,996 49	4,471 43	.....	265 00	
655 34	.....	.....	.....	.....	.....	604 85	1,480 79	20 00
157 14	9,913 57	2,384 90	7,528 67	2,175 80	4,352 87	750 00	.....	156 64	
.....	.....	.....	.....	.....	.....	.....	.....	3,321 47
.....	.....	.....	.....	.....	.....	.....	.....	5,653 32
.....		
2,321 88	12,250 71	6,277 68	5,973 03	5,973 03	8,066 04	1,085 46	2,434 36	York.	
.....	.....	.....	.....	.....	2,600 00	.....	.....	2,600 00
.....	.....	.....	.....	.....	1,600 00	.....	.....	1,600 00
.....	.....	.....	.....	.....	1,600 00	.....	.....	1,600 00
.....	.....	.....	.....	.....	1,600 00	.....	.....	1,600 00
.....	.....	.....	.....	.....	1,600 00	.....	.....	1,600 00
2,147 10	7,711 95	1,499 88	6,212 07	1,656 03	4,556 04	6,946 35	100 00	.....	
1,487 58	4,005 65	1,976 30	2,029 35	2 93	2,026 42	1,970 05	1,353 41	187 30		
.....	13,107 99	4,405 15	8,702 84	4,232 56	4,470 28	.....	.....	13,107 99
.....	27,616 48	5,279 60	22,336 88	16,503 20	5,833 68	.....	.....	27,616 48
.....		
3,070 22	25,605 38	16,144 27	9,461 11	2,665 00	6,796 11	3,494 57	† 322 69	21,073 37	Toronto.	
.....	.....	.....	6,372 29	.....	6,372 29	6,000 00	.....	372 29

APPENDIX G.—Table showing the business of the High Court Division of the Supreme Court of Ontario, transacted in Toronto during 1917, compiled from statements furnished by the officers at Osgoode Hall.

CENTRAL OFFICE.

CLERK OF RECORDS AND WRITS:—

Writs of summons issued, of which 74 were concurrent writs	2,059
Actions entered in Procedure Book commenced by writs issued during the year 1917	896
“ “ “ “ “ previous year	5
“ “ “ otherwise than by writ.....	137
Præcipe Orders issued.....	170
Records passed	396
Writs of Execution Fl. Fa. issued.....	566
“ renewed, and Alias and Pluries Writs issued.....	206
Special writs (Habeas Corpus, etc.) issued.....	16

CLERK IN CHAMBER:—

Chamber Orders and Fiats.....	4,254
Chamber filings.....	7,166

OFFICE OF THE REGISTRARS:—

Actions entered for trial with Jury	72
“ “ without a Jury.....	290
“ tried with a Jury	59
“ “ without a Jury	190
Amount of Jury fees paid City Treasurer.....	\$246 00

JUDGMENT CLERK:—

Court orders.....	701
Deeds Poll entered and filed	50
Judgments entered without trial	96
“ “ after trial.....	179
“ in Chambers	56
“ under Con. Rule 600	68
“ “ “ “ 467 by default	353
“ “ “ “ 35 “	224
“ in mechanics' lien actions.....	34
“ of official referees.....	38
“ entered in respect of Writs issued in the year 1910	1
“ “ “ “ “ 1911	3
“ “ “ “ “ 1912	0
“ “ “ “ “ 1913	5
“ “ “ “ “ 1914	16
“ “ “ “ “ 1915	44
“ “ “ “ “ 1916	269
“ “ “ “ “ 1917	725
“ from outer counties.....	1,005
Total judgments entered	2,068
Approximate amount recovered on Judgments (exclusive of costs) ..	\$47,154 12
Amount of Taxed costs (including disbursements) on judgments of all kinds	\$48,326 03

OFFICE OF THE INSPECTOR AND REFEREE OF TITLES.

Petitions received under The Quieting Titles Act	8
Certificates of Title granted under The Quieting Titles Act	9
Matters pending.....	15

ACCOUNTANT'S OFFICE.

Amount of moneys paid into Court.....	\$2,341,855 41
“ “ “ out of Court	2,379,446 13
Number of directions issued for payments of moneys into Court.....	2,020
“ cheques issued	6,195
“ certificates issued.....	155
“ new accounts opened	1,120

APPENDIX G.—Table showing the business of the High Court Division of the Supreme Court of Ontario, transacted in Toronto, etc.—Continued.

OFFICE OF THE MASTER IN ORDINARY.		
References before Master and Assistant Master.	Master.	Assistant Master.
Trustees accounts .....	.....	.....
Partition	5	.....
Foreclosure	230	.....
Administration	4	.....
Title .....	.....	.....
Partnership	1	.....
Alimony	3	.....
Winding up	11	.....
Lunacy	1	.....
Executors' accounts .....	.....	.....
Mechanics' liens	39	15
Heirs .....	.....	.....
Sale	5	.....
Damages .....	.....	.....
Redemption or sale .....	.....	.....
Receivership .....	.....	.....
Settling conveyances .....	.....	.....
Specific performance .....	.....	.....
Accounts	4	.....
Trials	2	.....
	305	15

Orders issued by the Master in Winding-up Matters, 35.

REFERENCES BEFORE OFFICIAL REFEREES.				
—	Master in Chambers.	Mr. Roche.	Mr. McAndrew	Total
Sale
Specific Performance
Trial or assessment	4	.....	.....	6
Trustees and Executors' accounts
Winding up	19	.....	.....	19
Lunacy
Accounts
Mechanics' liens
Title
Partition or sale
Administration
Receivership
Foreclosure
Under Arbitration Act
Vendor and Purchaser
Partnership accounts
	23	.....	nil	25

FEES PAID IN LAW STAMPS.	
Clerk Records and Writs	\$9,301 76
Judgment Clerk	4,037 80
Registrars' office { For Fee Fund	\$807 40 }
{ For Shorthand Reporters' Fund	1,086 00 }
Clerk in Chambers	4,246 40
Office of the Inspector and Referee (Quieting Titles)	138 30
Accountant's office	1,066 20
Master in Chambers as Official Referee	367 50
Master in Ordinary	3,651 70
Assistant Master-in-Ordinary	24 00
Registrar of the Court of Appeal	1,502 40

APPENDIX H.—Table showing the number of actions tried or otherwise disposed of by the Judges of the High Court Division and of the Divisional Courts of the Appellate Division of the Supreme Court of Ontario, and the disposition thereof during the year ending Dec. 31st, 1917.

Trial Judges.

Actions tried or otherwise disposed of by the Judges of the High Court Division of the Supreme Court of Ontario.

County or District.	With a Jury.	Without a Jury.	Total.
Algoma.....	3	5	8
Brant	2	3	5
Bruce			0
Carleton	13	29	42
Dufferin			0
Elgin.....		2	2
Essex	11	28	39
Frontenac	1	8	9
Grey	1	9	10
Haldimand	1	2	3
Halton		1	1
Hastings.....	3	9	12
Huron	1	6	7
Kenora		2	2
Kent		4	4
Lambton	1	12	13
Lanark		1	1
Leeds and Grenville.....	1	2	3
Lennox and Addington.....		2	2
Lincoln.....	3	10	13
Manitoulin.....	1		1
Middlesex	5	15	20
Muskoka.....			0
Nipissing	1	2	3
Norfolk.....		1	1
Northumberland and Durham	1	3	4
Ontario	1	2	3
Oxford	1	6	7
Parry Sound.	1		1
Peel.....			0
Perth	4	8	12
Peterborough		2	2
Prescott and Russell		1	1
Prince Edward			0
Rainy River	12	10	22
Renfrew	1		1
Simcoe	3	4	7
Stormont, Dundas and Glengarry.....	2	12	14
Sudbury	2	3	5
Temiskaming	1	6	7
Thunder Bay		2	2
Victoria	1	2	3
Waterloo	4	7	11
Welland	3	6	9
Wellington.....		14	14
Wentworth	10	37	47
York	59	190	249
Totals	154	468	622

APPENDIX H.—Table showing the number of actions tried, etc.—Continued.

Judges in Chambers.	Allowed or varied.	Dismissed.	Standing for Judgment.	Total.
Toronto:—				
Appeals from the Masters in Chambers	13	14	.....	27
“ Acting Masters in Chambers	2	4	.....	6
“ Local Masters and other officers act- ing in Chambers.....	7	6	.....	13
Appeals from Official Referees.....	1	.....	.....	1
“ Local Taxing Officers	2	1	.....	3
“ Taxing Officers at Toronto.....	2	2	.....	4
Motions, other than appeals .....	.....	.....	.....	1,106
Ottawa:—				
Appeals from Local Masters and other officers act- ing in Chambers .....	.....	.....	.....	.....
Motions, other than appeals	29	3	.....	32
London:—				
Appeals from Local Masters or other officers act- ing in Chambers.....	3	2	.....	5
Motions, other than appeals	50	2	.....	52
Totals	109	34	.....	1,249

Weekly Courts.	Allowed.	Dismissed.	Standing for Judgment or Abandoned.	Total.
Toronto:—				
Appeals from reports and orders of Local Masters and Official Referees.....	5	10	.....	15
Appeals from awards and motions to set aside awards	1	1	.....	2
Motions, other than appeals	668	59	6	733
Number struck off the list, no one appearing .....	.....	.....	.....	10
“ of motions enlarged .....	.....	.....	.....	281
Ottawa:—				
Appeals from Local Judges.....	.....	.....	.....	.....
Appeals from reports of Local Masters and Official Referees	1	1	.....	2
Motions, other than appeals.....	20	4	.....	24
London:—				
Motions, other than appeals	33	.....	2	35
Appeals from reports of Local Masters and Official Referees .....	.....	.....	1	1
Totals	728	75	9	1,103

Master in Chambers:—

Motions in respect of pleadings, for particulars, for discovery and for commissions to take evidence.....	378
Motions in respect of venue, to set aside jury notices and notices of trial and pro- ceedings under quo warranto	65
Motions for judgments and orders.....	502
Motions setting aside judgments or orders, staying trials, and dismissing actions ...	523
Miscellaneous motions	532
Ex parte motions	512
Motions taken by the Master-in-Ordinary and Official Referees acting for the Master in Chambers.....	444
Total	2,957

APPENDIX J.—Table showing the Criminal business of the High Court Division of the Supreme Court of Ontario at its sittings throughout the Province during the year 1917.

County or District.	Bills.		Nolle prosequi.	Indictments quashed.	Traversed to the Sessions.	Number of persons pleading guilty.	Number of persons tried.		Verdicts after trial.				Number of days of sittings.
	True.	No.					With a Jury.	Without a Jury.	Guilty.	Not guilty.	Disagreed.	Reserved.	
Algoma.....	6	...	...	...	...	1	6	.....	3	3	...	...	6
Brant.....	1	...	...	...	...	...	1	.....	1	...	...	...	3
Bruce.....	2	...	...	...	...	4	1	.....	2	...	...	...	1
Carleton.....	8	...	1	1	2	...	4	.....	...	4	1	...	4
Dufferin.....	...	...	...	...	...	...	...	.....	...	...	...	...	2
Elgin.....	...	...	...	...	...	...	...	.....	...	...	...	...	...
Essex.....	11	...	2	...	2	...	7	.....	7	...	...	...	14
Frontenac.....	4	...	1	...	2	...	2	.....	...	2	...	...	4
Grey.....	1	...	...	...	...	...	1	.....	...	1	...	...	5
Haldimand.....	...	...	...	...	...	...	...	.....	...	...	...	...	2
Halton.....	...	...	...	...	...	...	...	.....	...	...	...	...	...
Hastings.....	8	1	...	...	5	...	7	.....	...	4	...	...	8
Huron.....	1	...	...	...	1	...	1	.....	...	...	1	...	3
Kenora.....	...	...	...	...	...	...	...	.....	...	...	...	...	...
Kent.....	7	...	...	...	...	1	4	.....	1	3	1	...	13
Lambton.....	5	...	...	...	...	1	4	.....	2	...	...	...	9
Lanark.....	1	...	...	...	...	1	1	.....	...	...	...	...	1
Leeds and Grenville.....	...	...	...	...	...	...	...	.....	...	...	...	...	...
Lennox and Addington.....	...	...	...	...	...	...	...	.....	...	...	...	...	...
Lincoln.....	...	...	...	...	...	...	...	.....	...	...	...	...	2
Manitoulin.....	...	...	...	...	...	...	...	.....	...	...	...	...	...
Middlesex.....	1	...	...	...	...	...	...	1.....	...	1	1	...	1
Muskoka.....	3	...	...	...	...	...	3	.....	2	...	...	...	4
Nipissing.....	...	...	...	...	...	...	...	.....	...	...	...	...	...
Norfolk.....	...	...	...	...	...	...	...	.....	...	...	...	...	2
Northumberland & D'm.....	...	...	...	...	...	...	...	.....	...	...	...	...	...
Ontario.....	...	...	...	...	...	...	...	.....	...	...	...	...	...
Oxford.....	...	...	...	...	...	...	...	.....	...	...	...	...	...
Parry Sound.....	3	...	...	...	...	1	1	1..	1	1	...	...	5
Peel.....	...	...	...	...	...	...	...	.....	...	...	...	...	...
Perth.....	4	...	...	...	1	2	1	.....	...	1	...	...	3
Peterborough.....	3	1	1	...	...	...	2	.....	1	1	1	...	5
Prescott and Russell.....	1	...	...	...	...	...	1	.....	...	...	...	...	1
Prince Edward.....	...	...	...	...	...	...	...	.....	...	...	...	...	...
Rainy River.....	1	...	...	...	1	...	1	.....	...	1	...	...	2
Renfrew.....	2	1	...	...	...	...	2	.....	1	1	...	...	3
Simcoe.....	2	...	...	...	...	...	2	.....	2	...	...	...	2
Stormont, D's and G'y.....	10	1	...	2	...	4	6	.....	3	1	...	...	9
Sudbury.....	...	...	...	...	...	...	...	.....	...	...	...	...	...
Temiskaming.....	6	...	...	...	1	4	1	.....	1	...	...	...	2
Thunder Bay.....	1	...	...	...	...	...	1	.....	1	...	...	1	1
Victoria.....	...	...	...	...	...	...	...	.....	...	...	...	...	...
Waterloo.....	8	1	...	...	...	2	4	.....	3	1	...	...	5
Welland.....	8	1	...	...	...	...	3	.....	1	3	...	...	10
Wellington.....	1	...	...	...	...	1	...	.....	...	...	...	...	2
Wentworth.....	1	1	...	...	...	...	4	.....	...	4	...	...	1
York.....	...	...	...	...	...	...	...	.....	...	...	...	...	...
Totals.....	110	7	5	3	15	22	71	2	32	32	5	1	135

APPENDIX K.—Table showing the business of the Courts of General Sessions of the Peace and of the District and County Court Judge's Criminal Courts of the Province for the year 1917.

County or District.	Bills in Sessions. 12		Cases C.C.J.C.C.		Number of Persons Pleading Guilty.		Number of Persons Tried.		Verdicts after Trial.				Persons Accused.				Days of Sittings.	
	True.	No.					Without Jury.	With Jury.	Guilty.		Not Guilty.		Disagreed.	Sessions.		C.C.J.C.C.		
			Sessions.	C.C.J.C.C.	Sessions.	C.C.J.C.C.			Sessions.	C.C.J.C.C.	Male.			Female.				
											Male.	Female.		Male.	Female.			
Algoma	12	...	32	1	2	12	17	4	26	5	6	10	2	12	5	6	14	
Brant	...	...	13	...	1	...	11	...	5	...	6	...	...	...	2	...	7
Bruce	1	1	8	...	4	1	8	...	5	1	3	...	...	8	...	3	7
Carleton	...	...	5	...	2	1	4	...	2	2	2	...	...	6	...	1	12
Dufferin	...	...	6	...	5	...	6	...	6	...	...	...	...	6	...	3	4
Elgin	2	1	30	...	5	3	28	...	18	3	...	...	...	27	...	3	42
Essex	2	...	17	3	3	2	...	...	7	1	3	...	...	10	...	4	12
Frontenac	4	1	10	...	...	1	...	3	2	2	15	...	...	15	...	3	12
Grey	...	...	12	...	6	...	6	...	3	...	...	...	...	11	...	2	17
Haldimand	1	...	6	...	...	1	6	...	4	...	2	...	...	6	...	4	10
Halton	1	...	17	...	13	1	17	...	16	1	1	...	...	16	...	2	16
Hastings	5	1	35	...	5	3	18	...	29	6	6	...	...	17	...	10	35
Huron	...	...	27	...	25	...	27	...	25	...	2	...	...	27	...	2	21
Kenora	1	...	3	...	...	1	3	...	...	1	3	...	...	3	...	1	3
Kent	5	...	19	2	4	2	19	2	12	2	7	...	...	16	3	4	14
Lambton	...	...	16	...	1	...	14	...	13	...	1	...	...	13	1	2	12
Lanark	...	...	16	...	6	...	16	...	7	...	9	...	...	14	2	...	...
Leeds and Grenville	...	...	62	...	20	...	5	...	5	...	11	...	...	58	4	2	66
Lennox and Addington	...	...	4	...	...	...	3	...	3	...	1	...	...	2	1	2	5
Lincoln	3	...	14	...	9	...	12	...	12	...	2	...	...	12	...	6	26
Manitoulin	...	...	3	...	2	...	3	...	2	...	1	...	...	2	...	...	3
Middlesex	6	...	42	1	48	2	7	1	3	...	4	1	3	46	10	8	49	

Muskoka	4	3	4	4	2	2	1	3	2	4
Nipissing	4	3	4	4	2	2	1	3	2	4
Norfolk	3	3	3	3	3	2	3	3	2	2
Northumberland and Durham	21	5	18	18	11	3	1	15	5	40
Ontario	12	2	17	17	15	2	1	17	2	13
Oxford	3	1	3	3	1	1	1	3	3	3
Parry Sound	5	1	5	5	1	1	1	5	2	5
Peel	7	1	7	7	6	1	1	7	3	7
Perth	21	11	10	10	3	3	4	21	4	24
Peterborough	1	6	2	2	2	2	2	2	8	2
Prescott and Russell	1	1	1	1	1	1	1	1	1	1
Prince Edward	5	4	4	4	2	2	4	4	5	5
Rainy River	4	1	3	3	4	4	3	4	4	4
Renfrew	19	16	19	19	18	4	1	19	2	22
Simcoe	5	4	1	1	1	1	1	5	2	4
Stormont, Dundas and Glengarry	12	19	53	53	19	15	1	51	2	53
Sudbury	12	1	10	10	8	4	1	9	2	10
Temiskaming	18	11	18	18	5	2	2	11	4	38
Thunder Bay	1	8	10	10	10	10	1	9	1	16
Victoria	9	4	5	5	7	4	1	9	5	11
Waterloo	1	4	10	10	1	1	12	9	8	2
Welland	6	4	1	1	1	1	1	6	10	38
Wellington	132	57	1	134	46	45	1	127	7	149
Wentworth	6	134	69	282	174	108	4	386	32	138
York	109	9	124	848	544	305	22	6,105	93	275
Totals	182	141,103	19	448	55	69	143	61,053	275	834

APPENDIX "L."

Officers Appointed During 1917.

SURROGATE JUDGES.

HIS HONOUR JOHN M. MCNAMARA, Judge of the County Court of the County of Renfrew, to be Judge of the Surrogate Court of the said County of Renfrew.—*Gazette, January 6th.*

HIS HONOUR BENJAMIN FRANKLIN JUSTIN, Judge of the County Court of the County of Peel, to be Judge of the Surrogate Court of the said County of Peel, in the room and stead of His Honour Judge McGibbon, resigned.—*Gazette, January 13th.*

LOCAL MASTERS.

HIS HONOUR JAMES WILLIAM LIDDELL, Junior Judge of the United Counties of Stormont, Dundas and Glengarry, to act as Local Master of the Supreme Court of Ontario for the said United Counties of Stormont, Dundas and Glengarry, *pro tempore*, during the absence of His Honour Judge O'Reilly on leave of absence for the months of February, March and April, 1917.—*Gazette, January 20th.*

HIS HONOUR JUDGE WILLS, of the City of Belleville, be appointed Local Master of the Supreme Court of Ontario, for the County of Hastings, *pro tempore*, during the absence of Mr. S. S. Lazier, on leave.—*Gazette, January 20th.*

HIS HONOUR BENJAMIN FRANKLIN JUSTIN, Judge of the County Court of the County of Peel, to be Local Master of the Supreme Court in and for said County of Peel.—*Gazette, May 19th.*

JOHN G. GAULD, of the City of Hamilton, Esquire, King's Counsel, Deputy Judge of the County Court of the County of Wentworth, to be Local Master of the Supreme Court of Ontario in and for the said County of Wentworth in the room and stead of His Honour Judge Monck, resigned.—*Gazette, June 30th.*

SHERIFFS.

DAVID JOHN BARKER, of the Town of Picton, in the County of Prince Edward, Esquire, to be Sheriff in and for the said County of Prince Edward, in the room and stead of James Gibson, Esquire, resigned.—*Gazette, January 6th.*

CHARLES N. ANDERSON, of the Town of Leamington, in the County of Essex, Esquire, M.D., to be Sheriff in and for the said County of Essex, in the room and stead of J. E. D'Avignon, Esquire, deceased.—*Gazette, February 24th.*

CROWN ATTORNEYS AND CLERKS OF THE PEACE.

DAVID SHANNON BOWLBY, of the City of Kitchener, in the County of Waterloo, Esquire, Barrister-at-Law, to be Crown Attorney and Clerk of the Peace in and for the said County of Waterloo, in the room and stead of W. H. Bowlby, deceased.—*Gazette.*

LOCAL REGISTRARS, DEPUTY REGISTRARS AND DEPUTY CLERKS OF THE CROWN
AND COUNTY OR DISTRICT COURT CLERKS.

WILLIAM ARTHUR HOLLINRAKE, of the City of Brantford, in the County of Brant, Esquire, Barrister-at-Law, to be Local Registrar of the Supreme Court, Clerk of the County Court, and Registrar of the Surrogate Court in and for the said County of Brant, in the room and stead of J. T. Hewitt, Esquire, deceased.—*Gazette, March 17th.*

ALBERT CARNEY, of the City of Sault Ste. Marie, in the District of Algoma, Esquire, to be Local Registrar of the Supreme Court of Ontario, District Court Clerk, and Registrar of the Surrogate Court in and for the Provisional Judicial District of Algoma, in the room and stead of C. V. Plummer, Esquire, deceased.—*Gazette, November 10th.*

POLICE MAGISTRATES.

F. W. MAJOR, of the Town of Gore Bay, in the District of Manitoulin, Esquire, to be Police Magistrate in and for the Electoral District of Manitoulin.—*Gazette, August 25th.*

GEORGE CHESLEY HART, of the Village of Winchester West, in the County of Dundas, Esquire, Barrister-at-Law, to be Police Magistrate in and for the said Village of Winchester West, in the room and stead of William Bow, Esquire, deceased.—*Gazette, September 8th.*

JAMES E. WILLIS, of the Town of Whitby, in the County of Ontario, to be Police Magistrate in and for the said Town of Whitby and for the Township of Whitby, in the room and stead of Major Harper, Esquire, deceased.—*Gazette, September 29th.*

CHARLES MACNAB, of the City of Ottawa, in the County of Carleton, Esquire, to be Police Magistrate in and for the said County of Carleton, in the room and stead of Louis A. Smith, Esquire, deceased.—*Gazette, October 13th.*

FRANK EBBITTS, of Iroquois Falls, of the District of Temiskaming, Esquire, to be Police Magistrate in and for the territory composed of the following townships: Wilkie, McCool, Teefy, Moody, Coulson, Knox, Galna, Michaud, Rickard, Edwards, Munro, Kerrs and Wesley, all in the District of Temiskaming.—*Gazette, January 6th.*

J. ALBERT PAGE, of the Town of Brockville, in the County of Leeds, Barrister-at-law, to be Deputy Police Magistrate in and for the said Town of Brockville, without salary.—*Gazette, January 13th.*

GEORGE A. JORDON, of the Town of Lindsay, in the County of Victoria, Esquire, to be Police Magistrate in and for the Provisional County of Haliburton, in the room and stead of J. H. Delamere, Esquire, deceased.—*Gazette, February 17th.*

JAMES TORRANCE, of the City of Stratford, in the County of Perth, Esquire, to be Judge of the Juvenile Court for the County of Perth and the City of Stratford, in the room and stead of His Honour Judge J. J. Coughlin, resigned, and further, that the said James Torrance be appointed a Commissioner with the powers of a Police Magistrate under section 25 of *The Children's Protection Act of Ontario*, chapter 231 of the Revised Statutes of Ontario, 1914.—*Gazette, February 24th.*

JOSEPH WARNER MURPHY, of the Town of Ridgetown, in the County of Kent, Barrister-at-law, to be Police Magistrate in and for the said Town of

Ridgetown, in the room and stead of George A. Watson, Esquire, deceased.—*Gazette, March 17th.*

ALEXANDER HENRY MARSHALL GRAYDON, of the City of London, in the County of Middlesex, Esquire, Barrister-at-Law, to be Deputy Police Magistrate in and for the said City of London.—*Gazette, April 7th.*

THOMAS STODDARD, Esquire, Police Magistrate of Copper Cliff, to be Police Magistrate for the Electoral District of Sudbury, *pro tempore*, during the absence of the present Police Magistrate, Mr. D. M. Brodie, with His Majesty's Overseas Forces, in the room and stead of Mr. James Somerville McKeesock, resigned.—*Gazette, April 7th.*

JESSE BRADFORD, of the Town of Lindsay, in the County of Victoria, Esquire, Barrister-at-Law, to be Police Magistrate in and for the said Town of Lindsay, in the room and stead of Alexander Jackson, Esquire, deceased.—*Gazette, April 21st.*

JOHN GOODWIN, of the Town of Welland, in the County of Welland, Esquire, to be Police Magistrate in and for the said Town of Welland, in the room and stead of John Jediah Burgar, Esquire, deceased.—*Gazette, May 26th.*

JOSEPH PAUL, of the Town of Almonte, in the County of Lanark, Esquire, to be Police Magistrate in and for the said Town of Almonte, in the room and stead of Harold Jamieson, Esquire, deceased.—*Gazette, June 30th.*

SHIRLEY ARMSTRONG CUMMIFORD, of the City of Toronto, in the County of York, Esquire, to be Police Magistrate pursuant to the Toronto and Hamilton Highway Commission Act, 1917, with jurisdiction for the purposes of the said Act and the trial of offences against the said Act, the *Motor Vehicles Act*, or any regulations made under the authority of the first mentioned Act committed upon any part of the highway of the Toronto and Hamilton Highway or in the vicinity thereof.—*Gazette, August 11th.*

JOHN WHITTINGTON, of the Town of Blenheim, in the County of Kent, to be Police Magistrate in and for the said town (without salary), in the room and stead of James Greenwood, Esquire, resigned.—*Gazette, August 18th.*

ASSOCIATE CORONERS.

AMOS T. RIPLEY, of the Village of West Lorne, in the County of Elgin, Esquire, M.D., to be an Associate Coroner in and for the said County of Elgin.—*Gazette, February 3rd.*

ARMSTRONG M. SPENCE, of the Village of Lucknow, in the County of Bruce, Esquire, M.D., to be an Associate Coroner in and for the County of Bruce.—*Gazette, February 24th.*

WILLIAM H. GROVES, Burnhamthorpe P.O., in the County of Peel, Esquire, M.D., to be an Associate Coroner in and for the said County of Peel.—*Gazette, April 14th.*

JAMES FREDERICK RIGG, of the Town of Niagara-on-the-Lake, in the County of Lincoln, Esquire, M.D., to be an Associate Coroner in and for the said County of Lincoln.—*Gazette, April 21st.*

SAMUEL EAGLESON, of the Village of Madoc, in the County of Hastings, Esquire, M.D., to be an Associate Coroner in and for the County of Hastings.—*Gazette, May 5th.*

THOMAS JAMES JOHNSTON, of the Town of Midland, in the County of Simcoe, Esquire, M.D., to be an Associate Coroner in and for the said County of Simcoe.—*Gazette, May 5th.*

WILLIAM JAMES STEVENSON, of the Town of Aurora, in the County of York, Esquire, M.D., to be an Associate Coroner in and for the County of York.—*Gazette, May 19th.*

FRANCIS ROBERT SARGENT, of the Village of Sydenham, in the County of Frontenac, Esquire, M.D., to be an Associate Coroner in and for the said County of Frontenac.—*Gazette, June 16th.*

ALEXANDER SINCLAIR, of the City of Sault Ste. Marie, in the District of Algoma, Esquire, M.D., to be an Associate Coroner in and for the said District of Algoma.—*Gazette, July 14th.*

ALLEN BENJAMIN BLACKWELL, M.D., of the Town of Penetanguishene, in the County of Simcoe, to be an Associate Coroner in and for the said County of Simcoe.—*Gazette, August 18th.*

JAMES ARCHIBALD MCNIVEN, of the Village of Acton, in the County of Halton, Esquire, M.D., to be an Associate Coroner in and for the said County of Halton.—*Gazette, December 8th.*

GEORGE W. BARTLETT, Superintendent of the Algonquin Park, in the District of Nipissing, to be an Associate Coroner in and for the said District of Nipissing.—*Gazette, December 8th.*

JOHN P. WILSON, of Kirkland Lake, in the District of Temiskaming, Esquire, M.D., to be an Associate Coroner in and for the said District of Temiskaming.—*Gazette, November 10th.*

JONATHAN WILLIAM FRASER, of the Town of Cochrane, in the District of Temiskaming, Esquire, M.D., to be an Associate Coroner in and for the said District of Temiskaming.—*Gazette, December 29th.*

ANNUAL REPORT

OF THE

Inspector of Registry Offices

FOR THE

PROVINCE OF ONTARIO

1917

PRINTED BY ORDER OF
THE LEGISLATIVE ASSEMBLY OF ONTARIO



TORONTO:

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To His Honour SIR JOHN STRATHEARN HENDRIE, K.C.M.G., C.V.O., a Colonel
in the Militia of Canada, etc., etc.,

Lieutenant-Governor of the Province of Ontario.

MAY IT PLEASE YOUR HONOUR:

The undersigned begs respectfully to present to Your Honour the Annual
Report of the Inspector of Registry Offices for the year 1917.

I. B. LUCAS,

Attorney General.

Toronto, February 26th, 1918.

REPORT

OF THE

INSPECTOR OF REGISTRY OFFICES

FOR THE YEAR 1917

TO THE HONOURABLE I. B. LUCAS, K.C.,

Attorney General of the Province of Ontario.

SIR,—I have the honour to present the Twenty-third Annual Report of the Inspector of Registry Offices for the year ending December 31st, 1917.

Pursuant to Section 3 of *The Fort William Land Titles and Registry Act*, 1917, 7 George V, Cap. 32, the Electoral District of Fort William was constituted a separate Registry Division from the 2nd day of July, 1917, the date fixed by the Lieutenant-Governor in Council by his proclamation published in the issue of the *Ontario Gazette* of June 23rd, 1917.

By Sections 26 and 27 of *The Statute Law Amendment Act* of last session, the annual returns required by Section 99 of *The Registry Act* are in future to be transmitted to the Inspector, and not to the Provincial Secretary.

Details of the business of the Registry Offices, compiled from these returns, are given in the tabulated statements shown as Schedules "A" and "B" in the appendix to this report, while Schedule "C" contains particulars of the receipts, disbursements, and the net income of each Registrar, and the amounts paid under Section 101 of *The Registry Act*.

These tables show how inadequate is the remuneration of these officers in view of the importance and responsibilities of their duties, and the increasing salaries they are obliged to pay their assistants by reason of the changing conditions in the cost of living.

Few changes have been made during the past fifty years in the Registrars' tariffs. Where changes have taken place the effect has been to reduce rather than increase their fees, as for example, in the case of mortgages and assignments thereof.

Their duties I found to have been generally well performed. In a few offices the copying and comparing was in arrears.

In some the "minute of registration" (Form 9) required to be made in the margin of the Registry Books was not signed. This entry should be made as each instrument is copied, and must be signed by the Registrar or his Deputy, and not by one of the Clerks.

The certificate (Form 2) required by Section 25 must be written in front of each Registry Book and signed by the Registrar, as each of such books is provided. I found in several instances that this had been overlooked.

When a Registry Book is completed, Subsection 3 of Section 52 requires that the Registrar, his Deputy or Clerk, show by a Statutory Declaration at the end thereof that the copies therein are true copies of the instruments of which they purport to be copies. In several offices this provision had not been complied with.

Where a Deputy or Clerk is about to leave his service, the Registrar should see that declarations are obtained from such Deputy or Clerk in verification of the copies in the Registry Books, where such Deputy or Clerk did the comparing and initialed the memoranda required to be made in the margin by Subsection 2 of Section 52 of the Act.

Particulars of Mortgages, as required by Section 20 of The Statute Law Amendment Act, 1916, to be entered in the Registry Books were not always as full and complete as required by that section.

Many questions as to fees and with reference to the registration of instruments were submitted for my opinion during the year. Annexed to this report are notes of such as seem to be of interest to the Registrars and others having business in the Registry Offices. In this connection I have to observe that much time would be saved and unnecessary correspondence avoided if all the Registrars before submitting their differences would search the prior published reports of the Inspectors to ascertain if their difficulties are not somewhere therein dealt with.

At the request of the Honourable the Provincial Treasurer I furnished a certified list of the Registrars of Deeds, and of the amount of security which each should furnish under Section 11 of *The Registry Act*, and the Order-in-Council passed thereunder. Except in the cases mentioned in Subsection 2 of that section the amount was arrived at by computing the average of the gross fees for the previous three years.

I have the honour to be, Sir,

Your obedient servant,

JAS. W. MALLON,

Inspector.

Osgoode Hall, Toronto, February 25th, 1918.

OPINIONS AND DIRECTIONS GIVEN BY JAMES W. MALLON.

SECTION 14 OF THE PLANNING AND DEVELOPMENT ACT, 7 GEO. V, CHAPTER 44,
APPLIES WHERE A PARCEL OF LAND, DESCRIBED BY METES AND BOUNDS, IS
SEVERED FROM A LARGER PARCEL.

To a Registrar:

Herewith I beg to return the Deed received with your recent letter.

It is a conveyance of a parcel of land shown as lot 22 on an unregistered plan, which plan is a sub-division of a part of farm lots 6 and 7, East Worthly Road, Westminster, now in the City of L. Running north from Grand Avenue through the centre of the subdivision is a fifty foot street known as Gerrard Street. Four lots front on Grand Avenue, the remaining eighteen front on either side of Gerrard Street. Sidewalks, sewers, etc., have been constructed and a number of the lots sold and buildings erected thereon, the deeds of which are registered and abstracted against the said original farm lots. The lot in question is on the east side of this fifty foot street being the most northerly on that side of the street; the description in the deed, which is by metes and bounds, refers to this street. The adjoining three lots to the south have not been sold.

You ask whether in view of Section 14 of *The Planning and Development Act* of last session, 7 George V, Cap. 44, you may accept this deed for registration without the approval of The Ontario Railway and Municipal Board.

I think not. It seems to me that Section 14 applies to a case like the present where a parcel of land, conveyed under a description by metes and bounds, is severed from a larger parcel. In this case lot 22 is being *severed* from the tract of land comprising lots 19, 20, 21 and 22, and which abuts on a highway of less width than 66 feet.

Where, however, a parcel of land has been conveyed under a specific description by metes and bounds and the conveyance thereof has been heretofore registered, as in the case of lot 18, and others which you mentioned as having been sold, I think a subsequent deed of such parcel "in toto" (and not part of it) by the same description may be registered without first being submitted to the Board for approval, there being no severance in such a case. This, however, is my opinion and must not be taken as a decision of the question.

SECTION 14 OF THE PLANNING AND DEVELOPMENT ACT, 7 GEO. V, CAP. 44,
APPLIES TO LANDS WHICH ABUT UPON HIGHWAYS, AND NOT TO THOSE WHICH
ABUT UPON A PRIVATE WAY.

To a Deputy Registrar:

Herewith I return the Deed and Agreement received with your letter of the 2nd inst.

Whether or not these Instruments come within Section 14 of *The Planning and Development Act* will depend upon whether or not the 40-foot strip, marked

on the sketch attached to the deed as a right of way, and over which rights of way are given in the deed and agreement, is a highway or merely a private way.

If it is not a highway within the meaning of *The Municipal Act* then I think the deed and agreement may be registered without the consent of the Board.

ALTHOUGH THE CONSENTS REQUIRED BY THE PLANNING AND DEVELOPMENT ACT ARE NOT NECESSARY TO A PLAN ON WHICH IS SHOWN A PRIVATE WAY OF LESS WIDTH THAN 66 FEET, YET IF SUCH PLAN IS A SUBDIVISION OF LANDS WITHIN A CITY, TOWN, VILLAGE OR URBAN ZONE SUCH CONSENTS ARE NECESSARY BEFORE REGISTRATION.

To a Registrar:

You have asked for my opinion in the following matter: In 1915 a Plan was registered following a ruling of the late Inspector at page 13 of his report for the year 1913. On this Plan was shown as Block "A" a strip 33 feet wide closed at one end, and fronting thereon were 8 lots the owners of which had rights of way over this strip. It is now proposed to register a Plan of a further subdivision of the same farm lot showing a continuation of the said Block "A," of a similar width, with lots fronting thereon whose owners are to be given similar rights of way over Block "A;" and you ask if the consent of the Municipal Council, or The Ontario Railway and Municipal Board is necessary before registration.

The Solicitor who tendered the Plan writes: "The subdivision is a comparatively small one, and has been made for the purpose of supplying lots for summer cottages only. No doubt Block "A" will be used for a right of way by the owners of the several lots in the subdivision. And it is no doubt the intention of the owner of this subdivision to include such a right of way in all his conveyances. At the same time the public generally will have no established right to use this block as a passage way;" and he says he understands the Municipal Corporation has no desire to interfere and does not wish to assume any responsibility as far as the adoption and maintenance of any roadway that might be established by their approval.

You do not state whether the lands subdivided by the Plan are situate within a city, town or village, or in an urban zone.

My view is as follows: If it is the intention that Block "A," shown as closed on the Plan, is to remain a private way, and if there is no intention of dedicating it as a public highway, then such consent is not necessary merely on account of the strip being less than 66 feet wide; but, if this Plan subdivides lands which are situate within a city, town, village, or urban zone, then the Plan itself must have the approval of the proper Municipal Council, or Councils, or of the Board, before it may be registered. See Sections 3 and 5 of *The Planning and Development Act*, 7 George V, Cap. 44. In the Abstract Index you will, of course, open a page for Block "A." I think the Plan should show this block as closed at each end.

HIGHWAYS, THOUGH STYLED AS LANES ON THE PLAN, COME WITHIN THE PROVISIONS OF THE PLANNING AND DEVELOPMENT ACT.

To a Registrar:

Herewith I beg to return the blue-print Plan received with your letter of the 26th of September.

Shown thereon are Bacan lane which is 43 feet wide, and Haley lane, 50 feet wide. They run east and west and connect South Pelham Street and Marks Avenue.

Though styled as lanes my view is that they are highways and therefore come under the provisions of *The Planning and Development Act*.

THE CONSENTS REQUIRED BY THE PLANNING AND DEVELOPMENT ACT, 7 GEORGE V, CHAPTER 44, ARE NOT NECESSARY TO A PLAN WHICH AMENDS A PLAN ALREADY REGISTERED BUT WHICH IN NO WAY AFFECTS OR ALTERS THE WIDTH OF THE STREETS SHOWN ON THE REGISTERED PLAN, AND WHICH DOES NOT LAY OUT ANY NEW STREETS.

To a Registrar:

Herewith I beg to return the Plan and blue-print received with your letter of the 22nd ult. I have also received a copy of the Judge's order amending registered Plan No. 99 as shown by the blue-print.

As I understand it the registered Plan is of a subdivision of lands fronting on a street in width less than 66 feet, and contains 266 lots. The amending Plan does not in any way affect or alter the street but merely increases the size of each lot so as to include an acre, so that the new Plan contains only some 30 lots.

My view is that *The Planning and Development Act* of last session does not apply to this amending Plan, and that it may be registered without the consents therein provided for. See also report I.R.O. 1911, page 48.

VILLAGE, IN THE PLANNING AND DEVELOPMENT ACT, MEANS AN INCORPORATED VILLAGE—REGISTRAR ENTITLED TO REASONABLE ASSURANCE THAT SECTION 14 IS BEING COMPLIED WITH.

To a Registrar:

Re George V, Cap. 44.

I have your letter of the 22nd inst.

I have talked the question over with the Chairman of The Ontario Railway and Municipal Board, and it would seem that the word "village" in the *Planning and Development Act* of last session means an incorporated village.

As to the last paragraph of your letter I do not quite understand your question, but I suppose you have in mind a plan of a sub-division of lands which abut on some highway not shown on any map or plan in your office, and as to the width of which you have no knowledge.

It seems to me that in such a case you should be given reasonable assurance that the requirements of Section 14 are being complied with. The Act, however, is silent as to this.

- (1) THE PRACTICE OF ACCEPTING FOR REGISTRATION INSTRUMENTS WITH SEVERAL DESCRIPTIONS, ONE OR MORE OF WHICH IS DOUBTFUL, SHOULD BE FOLLOWED IN CASES OF SLIGHT, NOT GROSS, IRREGULARITY, OR WHERE IT IS IMPOSSIBLE TO HAVE THE INSTRUMENT RE-EXECUTED, OR A DECLARATION UNDER SECTION 85 OBTAINED.
- (2) WHERE A RIGHT OF WAY IS GIVEN OVER PORTIONS OF MANY LOTS ON A PLAN A PAGE SHOULD BE RESERVED IN THE ABSTRACT INDEX BOOK FOR INSTRUMENTS AFFECTING SUCH RIGHT OF WAY.
- (3) FOR EVERY REGISTERED PLAN ON WHICH STREETS, LANES OR RESERVES ARE SHOWN A PAGE SHOULD BE OPENED IN THE ABSTRACT INDEX HEADED "STREETS, LANES AND RESERVES ON PLAN NUMBER —."

To a Deputy Registrar:

Herewith by registered post I beg to return the Deed Olive D. to W. P., with the following observations:

(1) *As to the descriptions:* I agree with you that the only one that is at all comprehensive is that of the first parcel. Possibly also the description of parcel 2 might be held to comply with the requirements of *The Registry Act*, namely, one from which a Surveyor could without inquiry in the Registry Office or elsewhere, locate the lands.

Following the practice that has prevailed of accepting for registration instruments containing several descriptions one or more of which is doubtful, perhaps this deed should be registered. (See reports for 1908, page 18, and 1915, page 40.) My own view, however, is that this practice should only be followed in cases of slight, not gross, irregularity, or where by reason of the age of the instrument, death of the Grantor or his representatives, or some other cause, it is impossible to have the same re-executed, or a declaration obtained under Section 85 attached. Where such instruments have been registered the practice has been to abstract the Deed against the lands which appear to be affected by the doubtful description, and to note in red ink in the column for remarks as follows: "The description is indefinite. See instrument," or as the case may be.

I would therefore suggest that before you accept the enclosed Deed for registration a further effort be made to have all the doubtful descriptions made definite.

(2) *Where a right of way is given over portions of many lots on a plan,* as in the present instance, I would recommend that a page be reserved in the Abstract Index Book for all instruments affecting such right of way, with suitable heading; in the present case as follows: "Right of way, 10 feet wide, comprising the rear portions of lots 11 and 12 and 136 to 154, Plan 166;" and

at the top of each page of the Abstract to each of the lots affected by the right of way, a red ink note as follows: "For right of way in rear (or as the case may be) of this lot, see page —."

All registrations affecting the right of way will then appear under the one heading, and need not be made on the lots affected only by the right of way.

(3) *As to the portion of the street conveyed.* For every registered plan on which streets, lanes or reserves are shown, there should be a page in the Abstract Index headed "Streets, Lanes and Reserves on Plan No. —" for the entry of all instruments affecting any portion of the same. It does not appear to be the duty of the Registrar to question the Grantor's title in or right to convey the soil of a street. See report for the year 1910, page 20.

I regret that I have been unable to give an earlier reply to your letter owing to press of work occasioned by my having been a member of a Tribunal under *The Military Service Act*.

A HIGHWAY STOPPED UP AND CLOSED BY A BY-LAW PASSED BY THE CORPORATION OF A MUNICIPALITY IN ACCORDANCE WITH THE PROVISIONS OF THE MUNICIPAL ACT SHOULD UPON THE REGISTRATION OF THE CONVEYANCE GIVEN BY THE CORPORATION PURSUANT TO SUCH BY-LAW, BE ENTERED BY THE REGISTRAR IN THE ABSTRACT INDEX UNDER A SEPARATE AND DISTINCT HEAD, AND ALL SUBSEQUENT INSTRUMENTS REFERRING TO SUCH PARCEL SHOULD BE ENTERED UNDER THAT HEAD, AS DIRECTED BY SECTION 31 OF THE REGISTRY ACT; AND UPON APPLICATION TO HIM UNDER SECTION 19 OF THAT ACT, THE REGISTRAR SHOULD FURNISH AN ABSTRACT OF TITLE RELATING THERETO IN THE FORM AND WITH THE CERTIFICATES PRESCRIBED BY THE ACT.

My ruling has been requested with respect to the following:—

Application was made by Messrs. O., H. & H. to the Registrar at W. for an Abstract of Title to a portion of the road allowance between lots 24 and 25, concession 1, of the Township of H., that had been stopped up and closed under *The Municipal Act*.

The Registrar thinks he should not give an Abstract, as it has not been the practice in his office where road allowances have been conveyed to give them the title of a separate lot, and enter them under separate and distinct headings in the Abstract Index, and that such is not required by Section 31 of *The Registry Act*. Instead he made a search of the Township lots on either side of the road allowance, and also searched the Miscellaneous Abstract in the H. township books and gave the following certificate.

"I certify that the following four entries are correct extracts from the only Instruments I have found registered in this office which mention or refer to the south portion of the original allowance for road between lots 24 and 25 in the First Concession of the Township of H., described in B. & S. number 5528, which is number 1 of this memorandum to the date hereof.

Dated at W. in the County of W., this 16th day of June, A.D. 1917, at the hour of 10 o'clock a.m."

The Solicitors contend that they are entitled to an Abstract of Title under Section 19 of *The Registry Act*, and say: that these road allowances are lands vested in the Crown, and in *The Municipal Act* the Crown has set forth the

manner in which Municipalities may close up and convey such lands; that the conveyance by the Municipality takes the place of and has the same effect as a Patent to the Grantee; that it is the beginning of the Title to such lands and should be entered in the Abstract Index under a separate and distinct head pursuant to Section 31; that it is the duty of the Registrar to furnish, under Section 19, Abstracts of and concerning all Instruments registered which mention any part of a lot where the same is clearly described and can be identified in connection with the chain of title; that the highway or road allowance is not a part of either of the Township lots between which it has been laid out, and therefore Instruments relating thereto cannot properly be registered under the heading of either of the Township lots; and that this road allowance is clearly described and can be identified in connection with the chain of title of which it is the root Instrument.

This question was dealt with by the late Inspector as follows: (1) In his report for 1901, page 17, Mr. Guthrie held that a Deed of an original allowance for road closed and sold under a Municipal By-law is capable of registration, that while the land was not technically patented by the Crown for a highway, the allowance for a roadway became a public highway under *The Municipal Act* when it was laid out and by the same Act it can be closed and sold.

(2) His report for 1902, page 12, contains the following directions: "When you register such a By-law you will give it a proper number as you would another Instrument, and enter it in your various books, and where necessary you will open pages for the closed streets in the proper places in the Abstract Index for the Municipality.

(3) His report for 1912, page 21, includes the following:

"In other cases of the conveyance of road allowances, I have recommended that a page be opened in the Abstract Index for each particular road allowance, treating it, after the road allowance has been closed, and conveyed, as a separate parcel of land. Section 31 of *The Registry Act* provides for the entering in the Abstract Index Book under a separate and distinct head, each separate lot or part of a lot as originally patented by the Crown. The *Municipal Act* makes provision for the closing and sale and conveyance of road allowances. These road allowances were originally set apart by the Crown for the benefit of the public and they are vested in the Crown until they are lawfully closed and disposed of. I think reading the provisions of *The Registry* and *Municipal Acts* together it was the proper course to take, that upon the registration of the Deed a page in the Abstract Index Book should be opened in which should be entered under the heading "Closed Road Allowance" describing it, the Instrument affecting the same, under Subsection 2 of Section 31 of *The Registry Act*."

My ruling therefore, is in favour of the contention of the Solicitors, and I direct the Registrar to open pages in the Abstract Index for the Township of H. under a separate heading for the highway, a portion of which was closed, and to furnish the Solicitors with an Abstract of Title to the portion closed as requested.

BY-LAWS AND OTHER INSTRUMENTS AFFECTING ROAD ALLOWANCES—METHOD OF ENTERING THEM IN THE ABSTRACT INDEX BOOKS.

To a Registrar:

Referring to your letter with reference to the proper method of entering in the Abstract Index instruments affecting Road allowances, I may say that I think the method suggested not only convenient, but the correct one, namely, the entering of all instruments which affect a particular highway or part thereof under a separate and distinct heading; for example, in the case of Concession lines the following would seem appropriate:

“The original allowance for road between Concessions ——— and ———,”
and in case of Sidelines:

“The original allowance for road between Township lots ——— and ———.”

In the case of the By-law in question and which closes a portion of the road allowance between the Townships of H. and W., the heading in the Abstracts should deal with the whole of the road, and not merely the particular portion of the road closed by the By-law, so that if other Instruments affecting other parts of the same road allowance are subsequently registered they may be entered under the same heading.

This heading might be as follows:

“Road allowance between the Townships of H. and W.”

REGISTRATION OF A WILL BY THE PRODUCTION OF AN EXEMPLIFICATION UNDER THE SEAL OF A COURT IN THE STATE OF MICHIGAN—METHOD OF—DISCHARGE OF MORTGAGE BY EXECUTOR THEREUNDER, REQUIREMENTS OF.

To a Registrar:

Herewith by registered post I return the Exemplification of Probate from the Probate Court of Wayne County, Michigan, the Discharge of Mortgage, and the correspondence, received with your letter of the 30th ult.

For the registration of the Exemplification, see Subsection (1) clause (b), Subsection (2), and Subsection (4) of Section 56 of *The Registry Act*.

It will be necessary that you receive for deposit in your office a true copy of this Exemplification with an affidavit verifying such copy. You must also receive the consent in writing of the Treasurer of Ontario, or the Certificate of the Surrogate Registrar required by said Subsection (4).

The Discharge of Mortgage is faulty in that it does not describe Edna H. W. as the sole executrix and devisee under the last will and testament of R. C. W. It should also state to whom the Mortgage was made, that the Mortgage has not been assigned but has become vested in Edna H. W. by virtue of the last will and testament of the said R. C. W., an exemplification of the Probate of which will has been registered in the Registry office, etc., etc., giving date of registration and registered number.

AN ORIGINAL UNPROBATED WILL IN THE FRENCH LANGUAGE—METHOD OF REGISTERING.

To a Deputy Registrar:

From your letter I understand that an original unprobated Will written in the French language, has been tendered for registration, and you ask if the original should not be fyled in your office.

I think not. Sections 46 and 56 of *The Registry Act* must be read together. My view is that the copies and affidavits (in French) required by Section 56, Clause (a), and Section 56, Subsection 3, and the translations required by Section 46 should be produced along with the French original unprobated Will. You will then deposit in your office the copies and the translation and return the original with the Certificate of registration endorsed on it.

The Will, of course, may not be registered without the consent of The Treasurer of Ontario, required by Section 56, Subsection 4.

NOTARIAL COPY OF A WILL IN FRENCH ON FILE IN A NOTARIAL OFFICE IN QUEBEC
—METHOD OF REGISTERING.

To a Deputy Registrar:

From your letter I understand that you have received for registration pursuant to Section 45 of *The Registry Act*, a notarial copy of a Will, written in the French language and executed in Quebec, the original of which is fyled in a Notarial office; that you have also received, pursuant to Section 46, a translation in English, and an affidavit by the translator that he understands both languages and has carefully compared the translation with the original, and that the same is a true and correct translation; and you state there is attached to the translation the consent of the Provincial Treasurer as required by Section 56, Subsection 4; and you ask if this material is sufficient for registration.

In reply I beg to say that there should also be furnished the affidavit proving death of the testator required by Subsection 3 of Section 56. See the Report of the Inspector of Registry Offices for the year 1897, page 42.

A DOCUMENT WHICH APPEARS NOT TO BE AN INSTRUMENT WITHIN THE MEANING
OF CLAUSE (D), SECTION 2, OF THE REGISTRY ACT. REGISTRAR TO BE GUIDED
BY THE ADVICE OF HIS SOLICITOR.

To a Deputy Registrar:

Herewith by registered post I return the document styled “Warning” and the Solicitors’ letter to the Registrar, sent me with your letter of the 31st ult. and which I did not receive until Wednesday as it was not addressed to “Osgoode Hall.”

This document is a notice by the executors of the late James McC. that as executors they paid on account of a Mortgage against the lands therein described

certain sums, that said sums were paid to prevent the said lands being sold under the Mortgage, and that they claim and intend to enforce a lien upon the lands for the moneys so paid and interest.

Your view is that the document is not an Instrument within the meaning of *The Registry Act*, and you refer to page 44 of the report of the Inspector of Registry Offices for 1897, which deals with a Statutory Declaration.

The Solicitors contend that this document is a "notice of a lien," that it is an Instrument, and that it does affect the lands described inasmuch as it is a notice to intending purchasers and others, and they say the devisee of the lands will shortly come of age, and if he deals with the lands before the notice is registered the executors will lose their lien, and they instance a case in which they say a similar "Warning" was registered, and the defendant, one B., went on and dealt with the lands; that an action was brought by the Plaintiff Mac F., the deed set aside, and a reference had to the Master at Belleville to ascertain the extent of Plaintiff's claim. They state the sufficiency of the "Warning" and the propriety of registering it were never questioned.

My view is that this is a document which is not an Instrument within the meaning of Section 2, Clause (d), of the *Registry Act*.

This is, of course, my opinion and must not be considered a decision. It is a case where the Registrar must be guided by the advice of his Solicitor. He may be served with an application for mandamus, or should he register the document with a writ for damages and to remove the cloud upon the title. Your Solicitor will, of course, look into the case referred to by the Solicitors. I would suggest that he also look at the case of the Ontario Industrial Loan and Investment Company, against Lindsay, *et al*, in which the Registrar of Toronto and others were mulcted in damages for registering a somewhat similar document.

The judgments in this case are dated November 25th, 1882, and June 30th, 1883, being respectively of the Chancery and Queen's Bench Divisions.

It may be that the applicants are seeking to register a Caution under Section 13 of *The Devolution of Estates Act*, if so the document as drawn is not in the form required by that Statute.

I may add that I recently gave a similar opinion as above to a firm of solicitors who desired to register a document as follows: "I hereby claim an interest in all and singular the lands (describing them) under the terms of a certain bond given by T. P., etc., to me, dated, etc., etc."

THE CENTRAL ONTARIO POWER ACT, 1916, 6 GEO. V. CAP. 18—HOW REGISTERED—
FEES THEREFOR —RIGHTS OF CROWN WAIVED.

To a Registrar:

Re The Central Ontario Power Act, 1916.

Herewith I beg to return the copy of this Statute and the solicitors' letter which you sent me.

By Section 8 a copy of this Act must be deposited, and must be copied in the General Register. Schedule "A," which is the agreement, is a part of the Statute, and, therefore, must be copied in the General Register also.

Section 8 also requires the Registrar, when requested by the Solicitors for the Crown, to enter in the Abstract Index of each parcel or tract of land, the title to which is in any way affected by this Act, a *note* or *memorandum*, that the title thereto has been changed or affected by the Act. This note or memorandum must refer to the registered number, which you will give to the Statute when registered in the General Register, also to the date of its registration.

I understand that these Solicitors are acting for the Crown in this matter, and I am in receipt of a letter from the Minister of Lands, Forests and Mines in which he intimates that he is prepared to waive the right of the Crown to have the registrations free of charge.

Pursuant to Section 93 of *The Registry Act* I would say a reasonable charge for the work would be the fees as for the registration of a Will and 5c. for each lot after the first four.

A DISCHARGE OF MORTGAGE GIVEN BY MORTGAGEE'S EXECUTORS, BUT WHICH DOES NOT CONTAIN PARTICULARS OF THE REGISTERED WILL, IS INADVERTENTLY REGISTERED. COURSE TO BE PURSUED.

To a Deputy Registrar:

From your letter it would appear that you registered a Discharge of Mortgage, made by the Mortgagee's Executors, without noticing that the Discharge did not contain particulars of the registration of the Will, though the Will was registered as required by Section 65 of *The Registry Act*, and you ask if the registration may be regarded as void, as in the case of an Instrument registered without affidavit of execution cited by Mr. Guthrie in his reports for 1899, page 19, and 1903, page 15.

As the Will is registered, and having regard to the wording of the different sections of the Statute, I do not think that the above rulings apply. At the same time I think you should not have registered this Discharge.

Your better course will be to note the omission in the column for remarks in your Abstract Index Book, in red ink, etc., as provided by Section 79, and to advise the Solicitor who left the Discharge for registration, when no doubt he will decide to register a new Discharge containing all the requirements of the Statute.

THE DISCHARGE OF MORTGAGE SHOULD MENTION THE NAMES OF THE TOWNSHIPS IN WHOSE REGISTRY BOOKS THE INSTRUMENTS SET OUT IN THE DISCHARGE ARE COPIED.

To a Deputy Registrar:

Herewith by registered post I return the Discharge of Mortgage, also Mr. McC.'s letter.

The Discharge should mention the names of the Townships in the Registry books of which the various instruments set out in the Discharge have been recorded, for example, in the second paragraph, instead of the words "said Registry Office" in the last line there should appear the words "Township of ———," giving the Township name, and this, for the reason that several books in your office have instruments copied therein numbered "8059."

A DISCHARGE OF MORTGAGE EXECUTED BY THE COMMITTEE OF A LUNATIC MAY BE REGISTERED WITHOUT REQUIRING REGISTRATION OF THE ORDER APPOINTING THE COMMITTEE.

To a Deputy Registrar:

The point referred to in your letter would seem to have been decided by the late Inspector at page 20 of his report for the year 1913, and see my report for 1916, page 22.

If there can be any doubt perhaps the Solicitor in drawing the Discharge will refer by date and registered number to the Certificate of appointment already registered.

A DESCRIPTION COMPLIES WITH THE REGISTRY ACT WHEN IT IS ONE FROM WHICH A SURVEYOR, GOING UPON THE GROUND, CAN LOCATE THE LANDS WITHOUT ENQUIRY IN THE REGISTRY OFFICE OR ELSEWHERE.

To a Registrar:

The description in the deed referred to is of the west half of lot No. 14, concession 8, Bagat, containing by admeasurement 100 acres "with the reservation of a right-of-way through and over the said west half of lot number 14, from the east half of said lot to the concession road on the west side thereof."

I think the description of the right-of-way is not sufficient and should be more clearly defined. A Surveyor going upon the ground might not be able to ascertain it from the description given, without inquiry in the Registry Office or elsewhere.

DESCRIPTION OF PART OF A TOWNSHIP LOT BUT WHICH INCLUDES A LANE, LONG SINCE UNUSED, BUT SHOWN ON A REGISTERED PLAN. SUGGESTED AMENDMENT BEFORE REGISTRATION.

To a Registrar:

In your letter of the 16th inst. you state that the description in a deed tendered for registration includes a part of what is styled Gould's lane on registered Plan No. 10 in your office, that the Township Council has passed a resolution that the Council make no claim to that part of the said lane shown on said Plan 10, and that the said Council has not at any time taken over the same as a public highway. You say further that the Reeve has informed you that this lane formerly led to a sawmill that has long since ceased to exist, and that to his knowledge the lane has been closed for at least thirty-five years, and you ask whether you may register the deed on the Township lot and disregard the Plan.

My view is that the description should be amended by inserting the words "and a part of what is shown as Gould's lane on registered Plan number Ten" before the words "described as follows," that is immediately preceding the particular description. You may then register the deed against the Township lot and also the lane, opening a page in the Abstract Index Book for the latter.

WHERE THE DESCRIPTION OF LANDS IN A WILL DOES NOT CONFORM TO THE REQUIREMENTS OF THE REGISTRY ACT IT IS TO BE REGISTERED IN THE GENERAL REGISTER AND NOT AGAINST THE LANDS.

To a Registrar:

By registered post I return herewith the Letters of Administration with the Will annexed. My view is that this document should be entered in the General Register. The description in the Will does not appear to be one from which a Surveyor, going upon the ground, could trace the Testator's land without making a search in the Registry Office or elsewhere. It speaks of a part of a lot without describing such part.

RE-REGISTRATION OF A REGISTERED CONVEYANCE. ADDITIONAL SIGNATURES HAVING BEEN ADDED TO THE DUPLICATE NOW TENDERED.

To a Registrar:

In reply to your letter I may say the facts, as I understand them, are as follows:

A deed was registered 5th June, 1890, from a number of persons (described therein as "being six of the nine heirs and heiresses at law of Robert D."), to Martha D., widow of said Robert D.

It contains a recital that Robert D. died 15th August, 1885, intestate, leaving him surviving the said six parties and three others, minors, his heirs and heiresses at law, and his said widow.

Subsequent to said registration, and after the three minors had come of age, they all three signed the duplicate original deed endorsed on which is the Registrar's certificate of the former registration. One of the three has since died, leaving infant children, and you are now asked to register the original duplicate deed with the three additional signatures. It bears the usual affidavit of execution as to the signatures of the three minors, which affidavit was sworn 2nd of August, 1897, and the Commissioner before whom it was taken has since died.

These are the facts as I see them from your letter. I have not seen the Instrument.

I think you may accept the duplicate instrument for re-registration, in which case, of course, the original itself must be left in your office, and, when copying it in the proper Registry Book you will copy the Registrar's Certificate of the prior registration that is endorsed thereon.

You must not, as you suggest, cancel the original registration. That was a registration of the Instrument. The present is a re-registration of the same Instrument with additional signatures thereto.

CERTIFIED COPY UNDER SECTION 44 OF THE REGISTRY ACT—PARTICULARS REQUIRED IN THE CERTIFICATE.

To a Registrar:

I have your letter and that of Messrs. G. and K. as to the sufficiency of the certificate of the Registrar at Guelph, under Section 44 of *The Registry Act*, to

a copy of a Probate registered in his office, and I observe that it is the wish of all parties that I give an opinion in the matter.

Section 44 of the present *Registry Act* includes all that was formerly required by Section 55 of the *Registry Act*, 1893.

Having regard to the wording of said Section 44 and the decision of the late Mr. Guthrie at page 12 of his report for the year 1896, I think that if the Registrar will amend his certificate so as to include the words "and all the other documents connected with or relating to the same of which they respectively purport to be copies" you may then accept this Instrument for registration.

I suppose no certificate of the Registrar would have been necessary had you been furnished with the original Probate and the copies, etc., required by Section 56 (1) (a).

DEED, THE GRANTOR IN WHICH HAS SIGNED HIS NAME IN LEAD PENCIL, MAY BE REGISTERED IF THE EXECUTION OF THE INSTRUMENT HAS BEEN DULY PROVEN BY AN AFFIDAVIT OF THE SUBSCRIBING WITNESS.

To a Registrar:

Herewith I beg to return the Deed Martha A. to James C. A. received with your letter.

The Grantor has signed her name in lead pencil.

The Registry Act does not lay down any rule as to how a signature shall be made. What is required is that there shall be a subscribing witness who shall make affidavit as to the execution of the Instrument.

The subscribing witness has made the required affidavit of the execution of this deed by the Grantor, and while I should prefer that the signature had been made in ink, I think the pencil signature sufficient.

You will of course note in the Remarks Column of the Abstract Index that the signature of Grantor is in lead pencil.

STATUTORY DECLARATIONS, UNLESS WHERE EXPRESSLY AUTHORIZED, MAY NOT BE REGISTERED. THEY MAY BE DEPOSITED. ENTRIES REQUIRED IN ABSTRACT INDEX IF DEPOSITED.

To a Deputy Registrar:

Herewith I beg to return the copy of Statutory Declaration and Solicitor's letter received with yours of the 30th ult.

Declarations, unless where expressly authorized, as for example by Section 34 of *The Registry Act*, may not be registered. See the following reports of Inspector: 1912, page 7; 1913, page 28; 1906, page 35; 1903, page 14; 1897, page 44; 1896, page 13.

Could not the Solicitor deposit this under the *Custody of Documents Act*, in which case you would make a note in red ink on the Abstract, as required by 6 George V, Cap. 24, Section 21.

WHERE EACH OF THE PARTIES TO AN AGREEMENT HOLDS A DUPLICATE THEREOF THE REGISTRAR MAY NOT REFUSE REGISTRATION BY ONE OF THEM MERELY BECAUSE THE SOLICITOR FOR THE OTHER NOTIFIES HIM NOT TO.

To a Registrar:

I have your letter of the 28th enclosing letter from Mr. H., Solicitor, in the matter of L. v. L.

Mr. H. states that the L.'s (mother and son) entered into an agreement in duplicate, dated January 11th, 1912, affecting certain farm lands, one duplicate of which is held by the mother, the other in the possession of the son. He states that it was agreed that this agreement was not to be registered, and he requests that you refuse registration should the son try to register his copy.

My view is that you may not refuse registration, and I think you should so advise the Solicitor. The agreement may be registered by the production of either of the duplicate originals.

This may or may not be a case in which a Solicitor would decide to register a *Lis pendens*.

NOTARIAL COPY OF MARRIAGE SETTLEMENT EXECUTED IN QUEBEC AND NO LANDS MENTIONED NOT TO BE REGISTERED UNDER SECTION 45. IT MAY BE DEPOSITED UNDER THE CUSTODY OF DOCUMENTS ACT.

To a Registrar:

I have your letter of the 28th inst., with a Notarial Copy of what seems to be a marriage settlement executed in the Province of Quebec.

It contains a clause that "the future consorts, covenant and agree that they shall be separate as to property." No lands, however, are mentioned and you say neither of the parties own any property in your Registry Division, but that one of them desires registration, his home town being in your Registry Division.

I do not think that this is an Instrument that may be registered under Section 45.

As, however, it may afford proof of the marriage I think it may be deposited pursuant to Section 2 of the *Custody of Documents Act*, R.S.O. Cap. 125.

A TRANSFER UNDER THE LAND TITLES ACT MAY BE REGISTERED WHERE THE TRANSFEREE INSISTS, IF THE LANDS ARE SUFFICIENTLY DESCRIBED, AND THE EXECUTION IS DULY PROVEN AS REQUIRED BY THE REGISTRY ACT.

To a Registrar:

Herewith by registered post I return the transfer M. to M., which is a transfer of Freehold Lands under *The Land Titles Act*, also Mr. M.'s letter to the Local Master of Titles.

I understand it was by mistake drawn in this form, in the State of Ohio, instead of in the form of a deed under *The Short Forms of Conveyances Act*, that the Grantee has been advised of this, but insists upon its registration.

If the lands are sufficiently described and an affidavit of execution as required by *The Registry Act* is attached, I think you may accept the document for registration as an instrument affecting lands.

The Registrar is not concerned about the validity of this document as a conveyance.

CERTIFICATES OF NATURALIZATION—REGISTRATION OF—R.S.C. CAP. 77, SECTION 44.

To a Deputy Registrar:

Owing to press of work on an Exemption Tribunal, and in other matters, I find amongst others your letter of the 19th November yet unanswered.

As to registration of a Certificate of Naturalization see Revised Statute of Canada, Cap. 77, Section 44.

LIENS ARE NOT APPLICABLE TO PUBLIC STREETS OR HIGHWAYS—SECTION 3 OF THE MECHANICS' AND WAGE EARNERS' LIEN ACT—DUTY OF REGISTRAR WHEN TENDERED SUCH A LIEN FOR REGISTRATION.

To a Registrar:

I am returning herewith the Mechanics' Lien. I observe that the description therein is as follows:

"The land to be charged is that portion of Alfred Street in the said village of L. which is crossed by a steel bridge with concrete abutments and wing walls over Mill Creek." In view of Section 3 of the *Mechanics' Lien Act* (R.S.O. Cap. 140) it would seem that this Lien is not applicable. I should think it ought not to be registered. This, however, is only my opinion in the matter.

What appears to be your safest course under the circumstances would be to be advised in the matter by your Solicitor.

WILL, WHICH AFFECTS BOTH PATENTED AND UNPATENTED LANDS, COURSE TO BE PURSUED.

To a Deputy Registrar:

Replying to your letter of the 2nd inst., I may say, with reference to this Probate of Will, you may follow the course suggested by the late Mr. Guthrie in his report for the year 1910, page 35, as there has been no change in Section 34, Subsection 7, since that date.

A PARTY TO AN INSTRUMENT MAY NOT MAKE THE AFFIDAVIT OF EXECUTION—SUGGESTIONS WHEN CHANGES HAVE BEEN MADE IN THE AFFIDAVIT.

To a Registrar:

Herewith by registered post I return the deed sent me with your letter of the 29th.

A party to an instrument is not permitted to make an affidavit of execution.

I note the affidavit has been changed by inserting the word "Mrs." and by striking out the word "contractor" and substituting the word "married-woman." The words "one of" are changed to "two of" and the words "Margaret M." inserted.

The affidavit should be re-sworn and all changes initialed. It would, however, be preferable to have a new affidavit prepared.

AFFIDAVIT OF EXECUTION SWORN IN SASKATCHEWAN BEFORE A COMMISSIONER FOR TAKING AFFIDAVITS IN SASKATCHEWAN IS SUFFICIENT FOR REGISTRATION PURPOSES.

To a Registrar:

Herewith by registered post I return the Deed sent me with your letter of the 6th inst.

In view of Section 23 of the *Interpretation Act*, R.S.O. Cap. 1, when read with Section 37 of the *Registry Act*, I think an affidavit of Execution, sworn in Saskatchewan before a Commissioner for taking affidavits in Saskatchewan, may be accepted as sufficient for registration purposes.

THE AFFIDAVIT OF EXECUTION MAY NOW BE TAKEN OUT OF ONTARIO BY A LIEUTENANT-COLONEL OF THE CANADIAN EXPEDITIONARY FORCES ON ACTIVE SERVICE OUT OF CANADA.

To a Deputy Registrar:

Herewith I beg to return by registered post the deed Rowland H. to Eric H. received with your letter of the 5th inst.

The affidavit of execution may now be sworn before a Lieutenant-Colonel. See Ontario Statutes, 1917, page 189, Section 68.

PROOF REQUIRED AS TO THE EXECUTION OF AN INSTRUMENT—AFFIDAVIT SWORN IN BELGIUM.

To a Registrar:

I do not understand what doubt you can have as to the registration of the document referred to in your letter of Nov. 16th. You state the instrument is executed by the three Executors, that affidavits as to two of them have been made

in accordance with the requirements of *The Registry Act*, that as to the third Executor, he executed it in Belgium in the presence of a competent witness who makes affidavit, presumably correct, and sworn before a Major of the C.E.F. there stationed.

What further evidence could be desired respecting the correctness of the proof of execution?

NAME OF SUBSCRIBING WITNESS WRITTEN AFTER THE WORD "I" AT THE BEGINNING OF THE AFFIDAVIT (FORM 5 TO THE REGISTRY ACT). ORDER UNDER SECTION 41 SUGGESTED.

To a Registrar:

Herewith by registered post I am returning the deed received with your letter.

I observe that Sergt. W. F. M., the subscribing witness who made the affidavit of execution, appears to have written his name at the top of the affidavit as follows: "I, W. F. M., of the City of Ottawa, etc.," instead of at the end opposite the jurat.

This appears to me to be a case in which the County Judge would make an order for registration under Section 41 of the *Registry Act*. In a similar case recently arising in the Toronto Registry Office such an order was made.

WHEN FURNISHING AN ABSTRACT OF TITLE THE REGISTRAR IS NOT OBLIGED TO SHOW THEREIN THE REGISTRATIONS IN THE GENERAL REGISTER. WHEN THESE ARE REQUIRED A REGISTRAR'S CERTIFICATE IS USUALLY FURNISHED.

To a Barrister:

Replying to your letter I may say that a Registrar is not obliged to show on an Abstract the Instruments that are in the General Register. See Authorized heading for Abstracts in Section 19 of the *Registry Act*.

Your course will be to obtain from the Registrar a Certificate showing the registrations in the General Register of the Letters of Administration and the Power of Attorney referred to with the particulars of same.

THERE IS NO FEE FOR THE CERTIFICATE TO AN ABSTRACT. THE FEE PROVIDED BY CLAUSE (f) OF SECTION 92 INCLUDES THE CERTIFICATE.

To a Registrar:

On my return to the city I have your letter enclosing Abstract which you say was received by a Clerk in your office from the Registrar at St. T.

I note that it is signed by the Deputy Registrar who has, no doubt, overlooked the ruling at page 8 of the Report of the Inspector of Registry Offices for the year 1914, that a Registrar is not entitled to an extra fee for the Certificate to an Abstract. The fee provided by Clause (f) of Section 92 includes the Certificate.

COUNTY COUNCIL MAY, BY BY-LAW, AUTHORIZE THE CLOSING ON SATURDAY OF THE
REGISTRY OFFICE AT 1 P.M.

To a Registrar:

Replying to your letter of the 31st ult., I may say that by Section 25 of *The Statute Law Amendment Act*, passed last session, being 7 George V, Cap. 27, the Council of any County may by By-law authorize the closing on Saturday of any Registry Office within the County at 1 o'clock in the afternoon.

DEPUTY MAY CERTIFY TO THE REGISTRY BOOKS UNDER SECTION 25 IN CERTAIN
CASES, BUT SHOULD SIGN SUCH CERTIFICATE AS DEPUTY.

To a Deputy Registrar:

I have your letter of the 14th inst., in which you ask if you may certify as required by Section 25 in the three new Registers necessary to be put into use immediately, the Registrar being too ill to sign the certificate.

In view of Section 14, Subsection 1, of *The Registry Act*, I think you may sign the certificate (Form 2). You will, of course, sign as Deputy.

WHAT IS A DUPLICATE PLAN UNDER SECTION 89 OF THE REGISTRY ACT.

To a Registrar:

I have carefully considered Mr. R.'s letter and yours as to the interpretation of Section 89 of *The Registry Act*, also the letter written by the late Mr. Guthrie to Mr. R., dated March 13th, 1913, which, however, does not appear to have been published in the Inspector's Reports; and I think you may follow Mr. Guthrie's ruling as to the meaning of "duplicate plan" in said Section 89. This Section was Section 88 of *The Revised Registry Act*, 10 Edward VII, Chapter 60.

Mr. Guthrie's letter is as follows:

13th March, 1913.

DEAR SIR:

I have your letter of the 12th inst. In answer thereto I have to say that regarding the duplicate of the plan, which a person who registers a plan is required by Section 88 of *The Registry Act* to deposit to be sent to the municipal authorities, while it must be certified to be a duplicate by the surveyor who prepared the plan, I do not think that the memoranda of assents and consents and certificates and affidavits required to be on the original plan in order to secure registration thereof under Section 80, need necessarily form part of this duplicate. What is required under Section 88 is a duplicate of the plan certified by the surveyor, not of all the consents, certificates, affidavits, etc.

Yours truly,

(Sgd.) DON. GUTHRIE,
I.R.O.

CERTIFICATE UNDER SECTION 43 IN WHICH NO LANDS ARE MENTIONED. METHOD
OF REGISTRATION.

To a Deputy Registrar:

Herewith by registered post I return Order of the Supreme Court appointing a new trustee instead of other trustees and the Certificate of same.

The Certificate conforms to Section 43 of the Act except that no lands are mentioned. This cannot, of course, be registered in the General Register. The practice has been in such cases to attach a declaration under Section 34 setting out the lands. All the lands affected need not be set out, since instruments subsequently registered may refer to this order by date, date of registration and registered number.

APPENDIX

FEES AND EMOLUMENTS received by the Registrars of Deeds for the Province of Ontario for which are contrasted the amount of Fees, Surplus to Municipalities

SCHEDULE A.

Number.	Name of Registry Division.	Name of Registrar.	No. of Municipalities.	Total No. of instruments registered in 1916.	Instruments registered in 1917.				
					Total number.	Fees therefor.	Uncopied.	Copied but uncom- pared.	
			1	1a	2	3	4	5	
						\$ c.			
1	Algoma	C. F. Farwell	12	1,725	1,990	2,789 95	600	.....
2	Brant	A. Graham	7	2,619	3,218	3,626 45	30	.....
3	Bruce	W. H. McFarlane	29	2,989	3,191	3,608 85	.....	.....
4	Carleton	Miss Coffey, Deputy Reg.	12	2,662	2,389	3,252 86	146	107	
5	Dufferin	D. J. Hunter	9	1,823	1,138	1,275 55	.....	.....
6	Dundas	R. J. Dillen	8	1,036	1,066	1,172 50	.....	.....
7	Durham, East	W. H. Scott	5	526	498	766 40	.....	.....
8	Durham, West	S. Pollard	5	582	573	708 20	.....	.....
9	Elgin	J. H. Coyne	15	3,150	3,110	3,762 25	.....	.....
10	Essex	J. O. Reaume	26	8,892	8,778	10,395 50	330	.....
11	Fort William	J. E. Swinburne	16	.....	683	852 65	.....	.....
12	Frontenac	W. J. Gibson	18	1,046	1,158	1,503 08	.....	.....
13	Glengarry	J. A. McRae	8	1,011	1,062	1,178 51	3	3	
14	Grenville	W. S. Johnston	9	760	944	1,188 35	.....	.....
15	Grey, North	R. McKnight	13	2,040	2,170	2,470 80	6	.....
16	Grey, South	Miss F. H. Davidson	11	1,573	1,628	2,016 05	540	1,100	
17	Haldimand	P. R. Howard	14	1,578	1,392	1,577 70	.....	.....
18	Haliburton	E. C. Young	10	287	434	728 01	1	.....
19	Halton	V. Chisholm	9	1,553	1,668	2,048 35	.....	31	
20	Hastings	S. Russell	32	2,721	3,324	3,898 88	508	.....
21	Huron	W. Coats	25	3,012	3,077	3,604 07	1	.....
22	Kingston	J. P. Gildersleeve	1	973	1,161	1,421 55	20	.....
23	Kent	A. J. Dunn	24	4,619	5,578	6,704 05	.....	.....
24	Kenora	C. W. Chadwick	1	161	183	198 55	.....	.....
25	Lambton	A. MacLean	21	3,807	4,127	4,731 69	80	.....
26	Lanark, North	H. C. Bowland	10	669	1,083	990 40	4	.....
27	Lanark, South	J. Armour	9	1,479	1,501	1,523 45	.....	.....
28	Leeds	J. T. Gallagher	16	1,894	1,658	2,022 67	31	.....
29	Lennox and Addington	G. S. Reid	17	1,060	1,141	1,397 00	150	.....
30	Lincoln	C. E. Fisher	14	3,297	3,255	4,091 15	455	.....
31	London	R. H. Dignan	1	2,564	2,439	2,702 10	.....	.....
32	Manitoulin	W. R. Abrey	55	456	563	696 36	75	.....
33	Middlesex, East and North	J. H. Marshall	14	2,591	2,827	3,260 72	.....	.....
34	Middlesex, West	R. Dunlop	9	960	985	1,361 45	42	.....
35	Muskoka	J. E. Lount	24	798	895	1,184 15	88	.....
36	Norfolk	W. M. McGuire	13	1,998	1,950	2,292 80	.....	.....
37	Northumberland, East	A. G. Willoughby	9	1,126	1,195	1,496 35	20	.....
38	Northumberland, West	H. McCullough	5	643	685	826 75	.....	.....
39	Nipissing	J. M. Deacon	19	733	543	623 60	.....	.....
40	Ontario	G. W. Dryden	17	2,532	2,542	3,047 00	56	138	
41	Ottawa	J. P. Fisher	1	3,886	3,266	3,753 10	302	433	
42	Oxford	G. R. Pattullo	17	3,282	3,049	3,583 55	250	.....
43	Parry Sound	Chas. Gillespie	52	819	602	951 05	.....	.....
44	Peel	F. H. Jackson	8	1,704	1,455	1,670 25	25	.....
45	Perth, North	James Steele	9	2,401	2,422	2,766 80	.....	.....
46	Perth, South	H. F. Sharp	7	894	1,404	1,267 65	207	207	
47	Peterborough	B. Morrow	19	1,879	2,121	2,698 02	37	.....
48	Prescott	F. W. Thistlethwaite	10	1,434	1,617	2,000 10	50	.....
49	Prince Edward	Walter MacKenzie	10	989	929	1,061 35	277	.....
50	Rainy River	W. J. Keating	12	22	29	27 35	4	.....
51	Renfrew	R. A. Campbell	22	2,215	2,733	3,165 30	.....	.....
52	Russell	T. A. Gamble	6	1,649	1,476	1,697 75	.....	.....
53	Simcoe	J. F. Palling	29	4,601	4,863	5,915 06	69	69	
54	Stormont	J. C. Alguire	6	1,329	1,179	1,372 60	.....	.....
55	Sudbury	S. Fournier	28	418	420	517 80	.....	.....
56	Temiskaming	W. H. Lewis	1	56	67	65 00	.....	.....
57	Thunder Bay	J. M. Munro	14	2,336	1,592	2,816 84	.....	.....
58	Toronto, East	Peter Ryan	1	10,921	12,930	14,155 75	.....	.....
59	Toronto, West	R. H. Bowes	1	12,543	13,832	15,528 10	.....	.....
60	Victoria	Chas. D. Barr	19	1,682	1,561	1,954 70	.....	.....
61	Waterloo	Oscar S. Eby	13	4,315	4,395	5,190 25	72	.....
62	Welland	J. C. Crow	16	4,951	5,521	6,624 06	4,246	.....
63	Wellington, North and Centre	James Tucker	11	1,320	1,210	1,382 20	250	25	
64	Wellington, South	Henry Hortop	11	1,850	1,890	2,240 45	.....	.....
65	Wentworth	R. K. Hope	11	9,471	11,378	13,013 52	.....	.....
66	York, East and West	W. J. Hill	14	6,767	7,816	10,001 50	382	.....
67	York, North	J. D. McKay	10	1,363	1,440	2,216 35	155	58	

the year 1917, made in accordance with the provisions of R.S.O., 1915, cap. 124, sec. 99, with and Registrars' incomes for the years 1915 and 1916.

SCHEDULE A.

Patents.		Deeds.		Mortgages.		Dis. of Mortgages.		Wills.		Leases.		Number.
No. registered.	Fees for same.	No. registered.	Fees for same.	No. registered.	Fees for same.	No. registered.	Fees for same.	No. registered.	Fees for same.	No. registered.	Fees for same.	
6	7	8	9	10	11	12	13	14	15	16	17	
	\$ c.		\$ c.		\$ c.		\$ c.		\$ c.		\$ c.	
6	2 70	790	1,379 51	345	373 32	484	267 72	62	122 75	16	60 35	1
.....	.....	1,227	1,833 30	689	694 05	851	466 50	174	323 25	1	1 95	2
1	1 55	1,118	1,668 35	618	628 70	907	514 00	164	329 30	3	6 45	3
.....	.....	1,024	1,683 64	476	504 76	483	398 40	115	239 10	4	7 70	4
.....	.....	396	578 00	243	250 55	345	206 90	60	131 45	2	5 90	5
.....	.....	396	579 80	259	261 00	286	155 95	40	75 75	4	6 50	6
.....	.....	261	422 70	90	90 00	46	90 35	41	80 10	.....	.....	7
.....	.....	229	351 70	102	102 50	129	84 10	34	64 15	2	4 15	8
.....	.....	1,039	1,666 65	680	706 15	802	460 60	125	294 70	104	191 40	9
9	14 55	3,878	5,651 65	1,851	1,888 20	1,738	941 95	129	229 90	30	40 80	10
.....	.....	295	489 55	83	92 85	149	84 10	8	20 65	.....	.....	11
5	9 85	485	731 58	198	226 15	287	225 75	66	152 55	24	42 30	12
.....	.....	360	535 10	278	278 25	285	152 23	57	105 75	12	21 40	13
1	1 40	356	581 30	177	182 50	238	157 10	44	81 40	5	9 25	14
.....	.....	807	1,199 30	453	469 35	569	308 50	100	202 05	9	17 40	15
1	1 40	534	864 45	310	373 90	502	368 05	98	177 65	35	50 00	16
10	14 00	451	620 15	283	281 90	328	183 70	52	98 90	87	149 70	17
1	1 85	244	526 91	48	50 75	57	30 00	14	33 90	4	7 25	18
.....	.....	576	883 75	422	429 95	418	360 75	54	101 55	76	118 55	19
7	12 45	1,383	2,073 06	620	650 35	768	420 25	206	307 15	37	64 45	20
.....	.....	1,153	1,753 92	622	640 15	816	475 50	268	468 15	4	10 45	21
7	19 80	380	585 40	279	289 20	317	253 00	55	122 95	1	3 65	22
.....	.....	1,635	2,447 90	991	1,001 05	1,134	611 80	134	244 25	849	1,433 45	23
.....	.....	87	122 10	24	24 00	37	18 50	.....	.....	2	2 80	24
1	1 55	1,621	2,401 42	895	930 52	1,087	594 90	185	321 90	23	34 80	25
1	1 40	267	409 45	122	132 20	158	100 60	51	90 35	1	2 65	26
3	4 50	392	606 10	185	203 05	236	146 60	67	133 90	3	5 75	27
10	15 05	649	992 65	318	320 60	404	246 65	128	218 95	23	41 10	28
4	5 95	428	660 95	230	237 40	326	204 95	66	162 15	1	2 30	29
.....	.....	1,330	2,066 25	701	720 90	728	542 80	84	179 25	16	35 85	30
.....	.....	815	1,266 90	574	576 35	667	359 20	92	183 85	3	7 05	31
.....	.....	259	415 48	123	128 95	124	63 90	13	39 63	2	3 85	32
.....	.....	1,003	1,593 55	570	641 39	731	388 85	170	268 73	108	153 20	33
.....	.....	387	587 75	197	202 55	141	134 50	49	129 00	95	158 70	34
9	12 90	518	784 30	102	105 10	129	70 45	45	88 20	2	3 70	35
1	1 55	713	1,095 50	398	406 10	507	295 45	84	181 65	18	30 90	36
.....	.....	487	749 95	215	234 55	292	190 60	64	117 85	5	9 05	37
.....	.....	244	397 80	122	122 75	161	101 65	40	72 75	1	1 85	38
.....	.....	237	365 00	103	103 00	118	62 30	12	17 85	2	1 55	39
.....	.....	1,011	1,545 80	486	493 35	640	402 70	136	268 55	5	12 55	40
5	4 20	891	1,517 00	746	746 60	852	510 90	158	294 60	4	11 00	41
.....	.....	1,088	1,717 15	657	660 95	838	541 10	182	342 85	5	9 55	42
2	2 80	268	574 75	105	112 60	131	73 70	19	39 65	1	2 45	43
.....	.....	392	746 75	383	384 80	113	231 30	94	157 90	3	6 45	44
.....	.....	920	1,380 70	604	615 00	619	380 60	104	190 20	3	5 10	45
.....	.....	309	408 45	196	198 30	235	149 10	67	115 55	1	2 75	46
.....	.....	836	1,281 15	398	404 85	529	356 95	128	325 50	4	10 35	47
.....	.....	604	999 30	397	436 30	387	314 55	57	135 00	2	4 00	48
1	1 70	327	514 30	193	197 00	256	147 00	47	83 65	1	1 40	49
.....	.....	.....	.....	.....	.....	.....	.....	1	1 85	.....	.....	50
5	7 75	1,128	1,749 45	504	525 60	672	378 50	88	194 15	2	4 05	51
.....	.....	462	820 50	491	514 35	454	244 25	36	75 80	2	6 35	52
6	10 80	1,938	2,953 81	903	937 70	1,306	876 40	235	512 35	13	25 85	53
.....	.....	423	624 45	266	284 80	338	204 95	60	140 75	4	7 95	54
.....	.....	188	282 45	65	67 95	70	39 90	7	10 90	1	2 60	55
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	56
.....	.....	716	1,051 39	202	199 24	303	158 20	3	34 15	.....	.....	57
.....	.....	3,626	6,124 15	3,186	3,194 85	3,351	1,897 15	3	6 45	77	226 00	58
.....	.....	3,540	5,926 15	2,990	3,001 40	3,803	2,143 95	589	1,167 40	11	26 30	59
5	7 00	611	946 20	319	329 65	408	271 25	80	187 35	6	19 30	60
.....	.....	1,587	2,612 50	1,036	1,049 55	1,155	669 40	197	400 00	9	24 10	61
.....	.....	2,602	3,872 49	1,071	1,095 05	1,195	691 55	151	278 85	29	50 95	62
.....	.....	424	630 10	269	267 80	317	194 30	84	147 65	1	2 00	63
.....	.....	645	1,012 25	417	416 25	486	315 50	123	233 20	6	21 05	64
.....	.....	3,999	6,302 92	2,889	2,911 08	2,854	1,619 15	301	544 00	23	64 95	65
.....	.....	3,419	5,577 65	1,567	1,656 31	1,511	930 54	217	373 90	2	3 85	66
.....	.....	526	809 30	285	294 55	380	239 95	60	120 05	1	2 85	67

Fees and Emoluments received by the Registrars

Schedule A.—Continued.

Number.	Name of Registrar.	Abstracts.		Searches.		Mechanics' Liens.		All other instruments registered.	
		Number.	Fees for same.	Number.	Fees for same.	Number.	Fees for same.	Number.	Fees for same.
		18	19	20	21	22	23	24	25
			\$ c.		\$ c.		\$ c.		\$ c.
1	C. F. Farwell.....	104	105 20	1,070	469 55	20	5 55	285	573 05
2	Alex. Graham.....	56	91 15	1,761	461 25	13	5 20	263	302 20
3	Wm. H. McFarlane.....	790	635 10	808	283 05			380	460 50
4	Miss L. Coffey, Dep. Regt.....	201	303 05	1,310	533 75	4	2 75	283	416 51
5	D. J. Hunter.....	127	183 30	475	193 40			92	102 75
6	R. J. Dillen.....	9	11 50	147	53 25			81	93 50
7	W. H. Scott.....	62	104 55	271	129 95	1	30	59	82 95
8	Samuel Pollard.....	91	122 55	245	109 75	2	75	75	100 85
9	J. H. Coyne.....	119	209 50	1,985	555 95	9	2 25	351	440 50
10	J. O. Reaume.....	163	189 25	4,179	1,882 45	68	24 15	1,075	1,604 30
11	J. E. Swinburne.....	122	153 70	842	413 80	22	9 20	126	156 30
12	W. J. Gibson.....	94	111 05	553	268 85	4	3 35	89	82 00
13	J. A. McRae.....	51	58 93	392	149 23			25	27 68
14	W. S. Johnston.....	19	38 55	205	120 65			123	175 40
15	R. McKnight.....	412	339 40	847	226 60			232	274 20
16	Miss F. Davidson.....	270	210 55	372	93 00			148	180 60
17	P. R. Howard.....	181	179 10	302	150 25	2	50	179	228 85
18	E. C. Young.....	106	77 95	309	73 20			66	77 35
19	Victor Chisholm.....	447	190 15	843	651 15	1	45	121	153 35
20	Samuel Russell.....	495	850 55	3,281	891 35	13	3 25	290	367 92
21	W. Coats.....	662	580 80	1,073	265 50			214	255 90
22	J. P. Gildersleeve.....	47	65 10	749	333 40	6	2 00	116	148 55
23	Arthur Dunn.....	168	306 15	1,935	1,031 00	6	1 50	829	964 10
24	C. W. Chadwick.....	5	8 60	35	14 65	3	1 00	30	30 15
25	A. MacLean.....	155	98 05	1,767	732 70	12	3 00	303	443 60
26	H. C. Bowland.....	91	59 95	323	103 35			69	90 45
27	James Armour.....	85	46 80	437	277 60	1	25	92	98 90
28	J. T. Gallagher.....	50	94 55	1,127	292 05	3	1 00	123	187 57
29	G. S. Reid.....	42	87 00	752	218 20	1	25	85	123 05
30	C. E. Fisher.....	469	728 00	1,437	873 25	10	4 90	386	541 20
31	R. H. Dignan.....	35	97 20	1,048	395 75	9	2 25	279	306 50
32	W. R. Abrey.....	73	63 55	347	92 43			32	44 50
33	J. H. Marshall.....	49	71 75	205	73 75	3	75	247	213 00
34	Richard Dunlop.....	152	118 65	333	145 20			116	148 95
35	J. E. Lount.....	114	100 05	617	246 05	1	25	89	119 25
36	W. M. McGuire.....	111	168 10	1,358	384 35	1	25	228	281 40
37	A. G. Willoughby.....	360	430 91	141	53 25	1	25	131	194 10
38	H. McCullough.....	127	218 15	217	77 10			117	130 70
39	J. M. Deacon.....	58	59 00	419	124 55			71	73 90
40	G. W. Dryden.....	175	273 85	979	300 20	3	75	261	323 30
41	J. P. Fisher.....	512	483 45	2,706	676 50	51	13 10	559	655 70
42	G. R. Pattulo.....	375	479 65	1,535	401 90	1	25	278	311 70
43	Charles Gillespie.....	64	96 20	422	153 05	4	1 80	72	143 30
44	F. J. Jackson.....	98	110 00	178	74 85	5	1 25	93	121 10
45	James Steele.....	190	191 70	861	227 45	1	25	171	194 95
46	H. F. Sharp.....	134	129 75	282	71 35			180	132 40
47	B. Morrow.....	99	148 50	851	672 55	5	2 50	221	316 72
48	F. W. Thistlethwaite.....	75	112 10	382	167 35	1	25	169	220 10
49	Walter MacKenzie.....	58	75 00	323	124 05			104	116 30
50	W. J. Keating.....	1	50	2	20			28	25 50
51	R. A. Campbell.....	399	346 45	1,327	331 75	8	3 15	326	302 65
52	John A. Gamble.....	116	430 45	112	104 85			31	36 50
53	J. F. Palling.....	543	857 05	2,270	651 50	5	2 00	457	596 15
54	J. C. Alguire.....	57	56 85	834	279 07	6	1 50	82	108 20
55	Stephen Fournier.....	97	71 68	275	133 90	7	1 75	82	101 15
56	W. H. Lewis.....							67	65 00
57	J. M. Munro.....	292	352 15			59	29 65	289	309 65
58	Peter Ryan.....	475	1,076 10	8,645	3,393 90	109	28 95	2,578	2,678 20
59	R. H. Bowes.....	517	914 05	8,420	3,510 40	80	26 65	2,819	3,236 25
60	C. D. Barr.....	47	93 65	1,087	341 65	2	70	130	193 25
61	Oscar S. Eby.....	186	237 45	754	338 85	39	9 75	372	424 95
62	J. C. Crow.....	818	1,446 75	3,146	838 80	39	12 25	434	622 92
63	James Tucker.....	212	260 70	234	138 15			115	140 35
64	Henry Hortop.....	85	156 30	1,236	437 90			213	242 20
65	R. K. Hope.....	1,176	1,923 60	6,040	2,307 20	51	15 85	1,261	1,555 57
66	W. J. Hill.....	189	416 34	5,691	2,327 65	63	18 65	1,037	1,440 54
67	J. D. McKay.....	136	259 05	582	268 75	5	2 00	183	219 85

* Of which \$3,008.26 is receipts of Land Titles Office } R.S.O. Cap. 124. Sec. 109.
† " " \$2,271.90 }

of Deeds for the Province of Ontario, etc.—Continued.

Schedule A.—Continued.

Amount received for work done for municipalities.	From other sources not enumerated.	Fees earned and not received.	Gross amount of fees earned for the year 1917.	Gross amount for 1916.	Gross amount for 1915.	Amount paid Deputy Registrars for services.	Other charges in connection with office.	Number.
26	27	28	29	30	30a	31	31a	
\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	
.....	56 40	.....	3,422 10	3,085 82	3,324 06	752 50	542 00	1
.....	33 50	128 70	4,212 35	3,529 85	3,903 35	.....	1,360 00	2
.....	46 20	464 80	4,573 20	4,406 03	4,554 90	1,040 00	686 22	3
875 60	49 70	36 36	4,139 36	4,610 60	5,345 79	1,282 50	549 67	4
.....	30 00	.....	1,682 25	1,886 95	1,783 85	6 00	174 78	5
.....	3 85	.....	1,241 10	1,282 30	1,319 95	550 00	12 00	6
.....	35 15	.....	1,036 05	1,018 55	1,192 65	420 00	.....	7
.....	17 93	86 20	958 43	1,095 03	1,285 37	200 00	17 00	8
262 65	263 37	120 72	4,675 27	4,672 70	4,817 55	688 20	408 16	9
230 30	167 65	.....	12,634 85	12,679 00	10,662 70	1,608 00	3,137 25	10
.....	65 65	.....	1,485 80	.....	.....	.....	631 86	11
.....	.....	61 09	1,882 98	1,775 50	2,123 30	430 00	883 00	12
.....	.....	.....	1,414 35	1,232 53	1,572 18	434 00	14 25	13
.....	52 25	.....	1,399 80	1,203 10	1,277 60	200 00	19 00	14
.....	32 35	434 20	3,069 15	2,908 00	2,991 85	700 00	547 75	15
.....	43 25	344 10	2,362 85	2,199 45	2,122 70	609 50	545 59	16
.....	29 55	213 11	1,936 60	2,473 45	2,586 80	780 00	373 66	17
14 25	29 55	.....	908 71	491 25	449 45	125 00	.....	18
.....	199 75	97 82	3,089 40	2,562 40	2,703 85	678 50	303 50	19
.....	31 70	400 48	5,675 48	4,504 15	4,118 35	1,300 00	760 98	20
.....	.....	648 00	4,450 37	4,316 90	4,679 82	800 00	692 05	21
35 90	.....	.....	1,823 05	1,612 82	1,528 55	236 69	242 83	22
.....	107 65	379 78	8,148 85	6,602 16	6,426 27	1,200 00	1,510 00	23
.....	.....	.....	223 05	216 60	181 40	100 00	8 92	24
.....	33 65	306 92	5,596 09	5,379 56	5,793 18	835 00	2,206 00	25
.....	15 30	85	1,005 70	967 75	957 20	70 00	.....	26
.....	.....	.....	1,523 45	1,336 90	1,415 60	200 00	.....	27
.....	42 40	7 39	2,451 67	2,707 15	2,598 35	675 00	75 70	28
471 26	71 95	65 55	1,774 15	1,638 85	1,713 25	600 00	79 50	29
255 00	29 80	319 30	5,786 85	5,792 22	6,424 90	997 34	884 19	30
45 45	20 35	.....	3,215 10	3,278 05	3,674 45	328 00	69 00	31
.....	5 15	25 00	857 49	683 10	689 53	300 00	20 50	32
267 00	.....	.....	3,406 97	3,368 09	3,310 00	800 00	378 00	33
.....	47 95	260 89	1,673 25	1,478 80	2,249 80	550 00	12 00	34
.....	63 20	.....	1,593 90	1,391 83	1,948 85	600 00	.....	35
.....	.....	.....	2,873 40	3,026 60	3,125 80	936 00	486 00	36
.....	175 20	100 00	2,155 71	1,959 20	2,116 60	520 00	87 00	37
.....	10 25	44 34	1,143 25	1,154 20	1,350 35	385 00	.....	38
.....	.....	.....	807 15	1,064 92	1,408 71	600 00	.....	39
.....	141 30	.....	3,767 85	3,970 84	4,182 23	1,040 00	628 50	40
46 25	23 20	.....	5,736 25	6,436 64	8,673 80	1,731 15	787 30	41
.....	65 10	.....	4,530 20	4,915 95	5,080 20	900 00	431 77	42
.....	87 40	.....	1,287 70	1,400 95	1,504 65	416 00	.....	43
150 00	.....	75 00	1,834 40	1,821 20	2,032 85	960 00	16 00	44
.....	39 35	.....	3,225 30	3,153 50	3,136 25	643 00	262 30	45
.....	.....	.....	1,267 65	1,374 15	1,355 45	520 00	.....	46
.....	319 65	.....	3,838 72	3,132 86	3,370 75	1,175 00	321 00	47
.....	146 65	.....	2,436 20	2,231 40	2,307 30	600 00	162 00	48
.....	17 05	44 20	1,277 50	1,338 45	1,345 40	620 70	.....	49
.....	5 30	.....	33 35	34 50	28 45	.....	.....	50
.....	154 35	.....	3,997 85	3,255 20	3,553 30	624 00	756 35	51
.....	262 75	.....	2,495 80	2,833 15	1,026 25	750 00	15 00	52
.....	84 25	461 00	7,505 86	6,940 38	7,211 71	1,500 00	2,752 10	53
.....	66 95	35 65	1,775 47	1,799 35	1,799 35	632 00	33 67	54
.....	10 40	.....	*3,730 94	676 95	846 07	1,080 00	540 00	55
.....	.....	.....	65 00	46 00	.....	.....	.....	56
.....	121 70	.....	15,981 69	4,832 64	6,627 46	1,232 00	1,004 55	57
.....	.....	.....	18,625 75	16,303 80	20,351 85	3,744 00	7,433 00	58
.....	.....	.....	19,952 55	18,302 20	21,302 80	5,070 40	9,072 00	59
.....	53 50	48 25	2,443 50	2,724 10	2,162 25	700 00	527 60	60
.....	27 25	276 35	5,793 80	5,662 75	6,085 45	1,500 00	1,416 90	61
.....	181 25	966 85	9,090 86	7,858 90	7,879 22	1,200 00	2,202 74	62
.....	26 65	.....	1,807 70	1,980 36	1,958 70	600 00	312 00	63
.....	73 10	.....	2,907 85	2,821 75	3,202 15	520 00	310 00	64
.....	.....	1,138 10	17,246 32	14,545 45	14,761 08	3,000 00	5,296 00	65
City 919 75	98 81	.....	12,844 30	11,219 79	16,131 58	2,080 00	4,380 67	66
.....	.....	.....	2,216 35	2,145 79	2,743 20	492 00	177 12	67

Fees and Emoluments received by the Registrars

Schedule A.—Continued.

Number.	Name of Registrar.	Surplus of gross income to municipality under sec. 101, cap. 124, R.S.O.				Surplus of net income to municipality under ss. 101 and 102, cap. 124, R.S.O.			
		Amount for 1917.	When paid.	Amount for 1916.	Amount for 1915.	Amount for 1917.	When paid.	Amount for 1916.	Amount for 1915.
		32		35	35a	36		40	40a
		\$ c.		\$ c.	\$ c.	\$ c.		\$ c.	\$ c.
1	C. F. Farwell								
2	Alex. Graham	363 64	Jan. 11, 1918	158 95	271 00	147 73	Jan. 11, 1918	52 00	187 00
3	W. H. McFarlane	479 28	Jan. 14, 1918	421 81	471 96	123 54	Jan. 14, 1918	105 89	83 87
4	Miss L. Coffey, Dep. Reg.	353 30	July 12, Jan. 7 1918.	494 24	788 31	30 13	Jan. 7, 1918	27 61	21 14
5	D. J. Hunter								
6	R. J. Dillen								
7	W. H. Scott								
8	S. Pollard								
9	James H. Coyne	*520 10	Jan. 15, 1918	*505 85	*562 47	*328 41	Jan. 15, 1918	*315 07	*331 51
10	J. O. Reaume	3,703 94	Jan. 15, 1918	3,721 60	2,915 08	892 83	Jan. 15, 1918	1,180 76	588 66
11	J. E. Swinburne								1 80
12	W. J. Gibson								
13	J. A. McRae								
14	W. S. Johnston								
15	R. McKnight	63 83	Jan. 7, 1918	40 80	49 13	25 75	Jan. 7, 1918	29 71	60 74
16	Miss F. Davidson								
17	P. R. Howard								
18	E. C. Young								
19	Victor Chisholm	67 88	Jan. 12, 1918	6 24	20 38	57 90	Jan. 12, 1918		13 97
20	S. Russell	920 20	Jan. 9, 1918	451 66	335 51	208 29	Jan. 9, 1918	49 36	21 19
21	W. Coats	435 11	Jan. 2, 1918	395 07	521 93	156 97	Jan. 2, 1918	116 52	106 71
22	James P. Gildersleeve								
23	Arthur J. Dunn	1,909 54	Jan. 8, 1918	1,290 86	1,220 50	564 65	Jan. 8, 1918	254 52	137 15
24	C. W. Chadwick								
25	A. MacLean	888 43	Jan. 10, 1918	802 50	967 27	16 66	Jan. 10, 1918	21 87	64 63
26	H. C. Bowland								
27	James Armour								
28	J. F. Gallagher			20 71	9 84	20 09	Jan. 5, 1918	4 87	
29	G. S. Reid								
30	O. E. Fisher	964 74	Jan. 17, 1918	966 89	1,219 96	282 17	Jan. 17, 1918	373 81	581 24
31	R. H. Dignan	93 08	Jan. 12, 1918	105 61	188 05	217 59	Jan. 12, 1918	226 32	283 44
32	W. R. Abrey								
33	Jas. H. Marshall	131 39	Jan. 14, 1918	123 61	112 00	69 51	Jan. 14, 1918	46 45	27 80
34	Richard Dunlop								18 78
35	John E. Lount								
36	W. M. McGuire	28 73	Jan. 10, 1918	55 32	75 16			1 53	10 26
37	A. G. Willoughby					4 87	Jan. 12, 1918		5 16
38	H. McCullough								
39	J. M. Deacon †								
40	G. W. Dryden	*230 35	Jan. 17, 1918	*291 25	354 10	*36 90	Jan. 17, 1918	*49 80	*64 50
41	J. P. Fisher	944 50	Jan. 4, 1918	1,224 65	1,834 40	104 66	Jan. 4, 1918	86 52	32 40
42	G. R. Pattullo	462 08	Jan. 15, 1918	616 38	682 08	220 90	Jan. 15, 1918	194 68	231 87
43	C. Gillespie								
44	F. J. Jackson								
45	James Steele	95 06	Jan. 14, 1918	80 70	77 25	94 98	Jan. 14, 1918	77 25	50 87
46	H. F. Sharp								
47	B. Morrow	251 61			124 15	68 22			
48	F. W. Thistlethwaite					17 42	Jan., 1913	94	7 00
49	Walter MacKenzie								
50	W. J. Keating								
51	R. A. Campbell	299 55	Jan. 7, 1918	101 04	165 99	113 63	Jan. 7, 1918	49 01	103 66
52	Jno. A. Gamble			33 31	55 25	23 08	Jan. 10, 1918	24 24	40 60
53	J. F. Palling	1,652 34	Jan. 14, 1818	1,386 60	1,485 40	10 14	Jan. 14, 1918		
54	J. C. Alguire								
55	Stephen Fournier †					†72 18	Jan. 11, 1918	107 31	19 67
56	W. H. Lewis								
57	John M. Munro †	*672 50		212 47					816 69
58	Peter Ryan					*3,103 88	Jan.	*1,481 40	3,353 31
59	Robert H. Bowes					*1,705 07	Jan. 15, 1918	*1,274 10	2,302 92
60	Charles D. Barr								
61	Oscar S. Eby	967 52	Jan. 2, 1918	915 10	1,084 18	40 94	Jan. 2, 1918	35 15	74 89
62	J. C. Crow	2,286 34	Jan. 22, 1918	1,793 56	1,801 69	500 89	Jan. 22, 1918	168 35	85 69
63	James Tucker								
64	Henry Hortop	40 79	Jan. 7, 1918	32 18	90 43	65 57	Jan. 7, 1918	47 96	104 34
65	Robert K. Hope					4,455 28	Jan. 15, 1918	2,321 51	2,309 12
66	W. J. Hill	*3,787 72	Jan. 10, 1918	*3,137 90	5,102 63	*178 77	Jan. 10, 1918	3 15	722 47
67	James D. McKay					*4 72	Jan. 11, 1818		*10 32

* Land Titles—R.S.O., Cap. 124. Sec. 148.

† O.-in-C., 31 October, 1914.

‡ Sec. 109 of The Registry Act.

of Deeds for the Province of Ontario, etc.— *Continued.*

Schedule A.— <i>Continued.</i>			Schedule B.							
Net amount received by Registrar.			Number and aggregate amount of mortgages registered.							
Amount for 1917.	Amount for 1916.	Amount for 1915.	For nominal consideration or amount not specified.	For \$1,000 or under.	Over \$1,000 and not exceeding \$2,000.	Over \$2,000 and not exceeding \$5,000.	Over \$5,000.	Total number.	Aggregate amount.	Number.
41	41a	41b	(a)	(b)	(c)	(d)	(e)	(f)	(g)	
\$ c.	\$ c.	\$ c.							\$ c.	
2,127 60	1,909 07	2,046 66	20	201	71	38	14	345	469,585 77	1
2,340 92	1,958 00	2,213 80	6	296	219	141	27	689	1,192,771 82	2
2,244 16	2,173 57	2,085 50	3	230	160	204	21	618	1,196,329 94	3
1,923 76	1,748 50	1,690 34	21	196	127	103	29	476	895,975 97	4
907 47	1,081 03	885 79	4	81	82	69	7	243	446,140 07	5
679 10	712 30	749 95	1	98	76	67	17	259	1,017,078 00	6
616 05	983 55	581 33	3	43	21	18	5	90	155,146 79	7
741 43	655 03	765 37	2	46	27	25	2	102	162,159 48	8
2,728 40	2,715 08	2,731 50	10	284	190	168	28	680	1,252,137 52	9
3,292 83	3,580 77	2,988 66	.....	641	670	457	83	1,851	3,741,306 06	10
853 94	.....	.....	6	40	18	10	9	83	258,746 21	11
999 98	1,318 50	1,516 70	2	83	55	48	10	198	355,492 89	12
966 10	789 53	1,019 66	.....	94	88	79	17	278	575,323 90	13
1,180 80	984 10	917 60	.....	79	38	53	5	175	261,347 00	14
1,731 82	1,797 18	1,980 14	7	186	137	109	12	453	761,578 58	15
1,217 76	1,095 70	1,015 90	8	25	76	105	96	310	608,461 51	16
782 94	1,289 75	1,275 37	3	125	61	88	6	283	487,925 00	17
783 71	361 70	449 45	.....	38	8	2	.....	48	37,211 00	18
1,981 62	1,500 00	1,625 75	7	97	92	95	36	327	1,523,698 78	19
2,486 01	1,944 21	1,690 68	3	292	173	130	22	620	1,056,314 27	20
2,366 24	2,216 06	2,176 83	12	196	164	223	27	622	1,391,679 00	21
1,343 53	1,109 90	1,002 49	3	121	88	55	12	279	12,590 83	22
2,964 66	2,593 89	2,234 87	.....	413	256	232	65	966	1,929,676 25	23
114 13	108 90	77 40	.....	15	7	2	.....	24	26,906 25	24
1,650 00	1,696 91	2,008 52	11	357	310	183	38	899	1,606,452 00	25
935 70	967 75	870 80	3	46	38	27	8	122	2,042 20	26
1,323 45	1,136 90	1,215 60	10	65	59	45	6	185	309,720 89	27
1,680 88	1,543 84	958 18	.....	122	87	95	14	318	743,526 64	28
1,094 65	765 35	1,248 25	1	102	47	64	16	230	440,299 79	29
2,658 41	2,773 82	2,981 25	12	217	275	160	35	699	1,898,557 22	30
2,507 73	2,528 11	2,661 36	2	267	176	108	21	574	999,393 14	31
536 99	362 60	369 03	.....	79	28	14	2	123	146,726 50	32
2,028 07	1,918 03	1,750 20	.....	159	89	159	14	421	948,874 50	33
1,111 25	916 80	1,669 02	.....	70	60	60	7	197	359,511 30	34
993 90	791 83	1,273 85	.....	63	19	7	2	91	89,018 29	35
1,451 40	1,513 75	1,592 38	1	194	107	78	18	398	541,445 00	36
1,543 84	1,402 20	1,546 44	4	82	70	51	8	215	476,470 78	37
758 25	720 70	875 35	.....	54	29	28	8	119	221,920 42	38
207 15	808 71	.....	8	56	19	12	8	103	179,825 64	39
1,832 10	1,925 52	2,008 03	7	236	130	97	16	486	806,433 19	40
2,214 89	2,096 07	2,504 45	9	249	165	237	85	835	2,713,293 32	41
2,515 45	2,430 25	2,541 04	11	223	206	154	63	657	1,308,901 00	42
871 70	990 55	1,088 65	.....	68	27	9	1	105	115,814 67	43
858 40	846 20	1,073 92	4	97	67	90	28	286	114,388 80	44
2,129 96	2,075 24	1,953 48	1	190	203	174	36	604	1,290,630 94	45
747 65	854 15	835 45	19	65	71	37	18	205	276,672 00	46
2,022 89	1,401 86	1,490 60	2	188	115	79	14	398	632,135 60	47
1,656 78	1,508 46	1,570 00	2	167	101	112	25	407	860,166 33	48
656 60	645 05	731 10	2	90	49	44	8	193	390,461 00	49
33 35	34 50	28 45	.....	.....	.....	.....	.....	.....	.....	50
2,204 52	1,941 15	2,164 65	23	230	119	112	20	504	1,023,964 48	51
1,707 72	1,728 80	1,865 40	10	177	116	127	7	437	747,496 17	52
1,591 28	1,500 00	1,419 30	13	450	206	191	42	902	1,514,258 24	53
1,163 76	1,232 11	1,220 26	.....	134	71	50	11	266	417,974 75	54
2,038 76	2,179 24	1,677 05	7	29	16	10	3	65	101,030 03	55
65 00	46 00	41 15	.....	.....	.....	.....	.....	.....	.....	56
3,072 64	2,495 84	3,218 69	11	94	60	20	17	202	448,144 90	57
4,344 87	2,881 40	4,372 59	48	872	1,167	799	295	3,186	9,037,923 00	58
4,105 08	3,674 10	4,255 88	65	910	1,069	785	161	2,990	6,532,090 00	59
1,215 90	1,496 50	1,037 15	.....	157	94	59	9	319	497,915 01	60
1,868 44	1,816 30	2,049 53	14	356	368	242	56	1,036	2,171,712 13	61
2,900 89	2,392 80	2,092 74	14	483	356	190	27	1,071	1,746,855 00	62
895 70	1,023 36	1,221 95	.....	69	66	123	11	269	601,232 00	63
2,012 28	1,931 61	2,167 38	14	158	114	106	25	417	801,091 93	64
4,495 04	4,257 94	4,256 56	28	1,285	860	594	119	2,889	5,611,095 00	65
2,417 14	1,514 30	3,122 48	.....	816	439	208	106	1,569	3,467,144 00	66
1,542 51	1,390 89	1,592 45	2	125	77	65	16	285	512,356 31	67

SCHEDULE C

Shewing the Receipts, Disbursements, and Net Incomes of the Registrars of Deeds for the year ending December 31st, 1917, and the sums paid by them under Section 101 of the Registry Act

No.	Registry Division	Where Office Situate	Registrar	Gross Receipts	Disbursements	Net Receipts	Percentage paid under Sec. 101	Net Income	No.
1	Algoma.....	Sault Ste. Marie.....	C. F. Farwell.....	\$ 3,422 10	\$ 1,294 50	\$ 2,127 60	.....	\$ 2,127 60	1
2	Brant.....	Brantford.....	A. Graham.....	4,212 35	1,360 00	2,852 35	511 43	2,340 92	2
3	Bruce.....	Walkerton.....	W. H. McFarlane.....	4,573 20	1,726 22	2,846 98	602 82	2,244 16	3
4	Carleton.....	Ottawa.....	a Miss Coffey, Deputy.....	4,139 46	958 17	3,181 19	383 43	2,797 76	4
5	Dufferin.....	Orangeville.....	D. J. Hunter.....	1,682 25	774 78	907 47	.....	907 47	5
6	Dundas.....	Morrisburg.....	R. J. Dillen.....	1,241 10	562 00	679 10	.....	679 10	6
7	Durham E.....	Port Hope.....	Wm. H. Scott.....	1,036 05	420 00	616 05	.....	616 05	7
8	Durham W.....	Bowmanville.....	S. Pollard.....	958 43	217 00	741 43	.....	741 43	8
9	Elgin.....	St. Thomas.....	J. H. Coyne.....	4,675 27	1,098 36	3,576 91	848 51	2,728 40	9
10	Essex.....	Sandwich.....	J. O. Reaume.....	12,634 85	4,745 25	7,889 60	4,596 77	3,292 83	10
11	Fort William.....	Fort William.....	b J. E. Swinburne.....	c 1,485 80	631 86	853 94	.....	853 94	11
12	Frontenac.....	Kingston.....	W. J. Gibson.....	1,882 98	883 00	999 98	.....	999 98	12
13	Glengary.....	Alexandria.....	J. A. McRae.....	1,414 35	448 25	966 10	.....	966 10	13
14	Grenville.....	Prescott.....	W. S. Johnston.....	1,399 80	219 00	1,180 80	.....	1,180 80	14
15	Grey N.....	Owen Sound.....	R. McKnight.....	3,069 15	1,247 75	1,821 40	89 58	1,731 82	15
16	Grey S.....	Durham.....	d Miss Davidson, Deputy.....	2,362 85	1,155 09	1,207 76	.....	1,207 76	16
17	Haldimand.....	Cayuga.....	P. R. Howard.....	1,936 60	1,153 66	782 94	.....	782 94	17
18	Haliburton.....	Minden.....	E. C. Young.....	908 71	125 00	783 71	.....	783 71	18
19	Halton.....	Milton.....	V. Chisholm.....	3,089 40	982 00	2,107 40	125 78	1,981 62	19
20	Hastings.....	Belleville.....	S. Russell.....	5,675 48	2,060 98	3,614 50	1,128 49	2,486 01	20
21	Huron.....	Goderich.....	W. Coats.....	4,450 37	1,492 05	2,958 32	592 08	2,366 24	21
22	Kingston.....	Kingston.....	J. P. Gildersleeve.....	1,823 05	479 52	1,343 53	.....	1,343 53	22
23	Kent.....	Chatham.....	A. J. Dunn.....	8,148 85	2,710 00	5,438 85	2,474 19	2,964 66	23
24	Kenora.....	Kenora.....	C. W. Chadwick.....	c 223 05	108 92	114 13	.....	114 13	24
25	Lambton.....	Sarnia.....	A. MacLean.....	5,596 09	3,041 00	2,555 09	905 09	1,650 00	25
26	Lanark N.....	Almonte.....	H. C. Bowland.....	1,005 70	70 00	935 70	.....	935 70	26
27	Lanark S.....	Perth.....	Jas. Armour.....	1,523 45	200 00	1,323 45	.....	1,323 45	27
28	Leeds.....	Brockville.....	J. T. Gallagher.....	2,451 67	750 70	1,700 97	20 09	1,680 88	28
29	Lennox and Addington.....	Napanee.....	G. S. Reid.....	1,774 15	679 50	1,094 65	.....	1,094 65	29
30	Lincoln.....	St. Catharines.....	C. E. Fisher.....	5,786 85	1,881 53	3,905 32	1,246 91	2,658 41	30
31	London.....	London.....	R. H. Dignan.....	3,215 40	397 00	2,818 40	310 67	2,507 73	31
32	Manitoulin.....	Gore Bay.....	W. R. Abrey.....	c 857 49	320 50	536 99	.....	536 99	32
33	Middlesex E. & N.....	London.....	Jas. H. Marshall.....	3,406 97	1,178 00	2,228 97	200 90	2,028 07	33
34	Middlesex W.....	Glencoe.....	R. Dunlop.....	1,673 25	562 00	1,111 25	.....	1,111 25	34

35	Muskoka	Bracebridge	J. E. Lount	c1,593	90	600	00	993	90	993	90
36	Norfolk	Simcoe	W. M. McGuire	2,873	40	1,422	00	1,451	40	1,451	40
37	Northumberland E.	Colborne	A. G. Willoughby	2,155	71	607	00	1,548	71	1,543	84
38	Northumberland W.	Cobourg	H. McCullough	1,143	25	385	00	758	25	758	25
39	Nipissing	North Bay	J. M. Deacon	c807	15	600	00	207	15	207	15
40	Ontario	Whitby	G. W. Dryden	3,767	85	1,668	50	2,099	35	1,832	10
41	Ottawa	Ottawa	J. P. Fisher	5,736	25	2,518	45	3,217	80	2,168	64
42	Oxford	Woodstock	G. R. Pattullo	4,530	20	1,331	77	3,198	43	2,515	45
43	Parry Sound	Parry Sound	C. Gillespie	1,287	70	416	00	871	70	871	70
44	Peel	Brampton	G. F. J. Jackson	1,834	40	976	00	858	40	858	40
45	Perth N.	Stratford	Jas. Steele	3,225	30	905	30	2,320	00	2,129	96
46	Perth S.	St. Marys	H. F. Sharp	1,267	65	520	00	747	65	747	65
47	Peterborough	Peterborough	B. Morrow	3,838	72	1,496	00	2,342	72	2,022	89
48	Prescott	L'Orignal	F. W. Thistlethwaite	2,436	20	762	00	1,674	20	1,656	78
49	Prince Edward	Pictou	W. MacKenzie	1,277	50	620	70	656	80	656	80
50	Rainy River	Fort Frances	W. J. Keating	c33	35	.....	.....	33	35	32	35
51	Renfrew	Pembroke	R. A. Campbell	3,997	85	1,380	35	2,617	50	2,204	32
52	Russell	Russell	Jno. A. Gamble	2,495	80	765	00	1,730	80	1,707	72
53	Simcoe	Barrie	J. F. Palling	7,505	86	4,252	10	3,253	76	1,591	28
54	Stormont	Cornwall	J. C. Alguire	1,775	47	668	04	1,107	43	1,107	43
55	Sudbury	Sudbury	S. Fournier	3,730	94	1,620	00	2,110	94	2,038	76
56	Temiskaming	Haileybury	W. H. Lewis	c65	00	.....	.....	65	00	65	00
57	Thunder Bay	Port Arthur	J. M. Munro	5,981	69	2,236	55	3,745	14	3,072	57
58	Toronto E.	Toronto	Peter Ryan	18,625	75	11,177	00	7,448	75	4,344	87
59	Toronto W.	Toronto	R. H. Bowes	19,952	55	14,142	40	5,810	15	4,105	08
60	Victoria	Lindsay	C. D. Barr	2,443	50	1,227	60	1,215	90	1,215	90
61	Waterloo	Kitchener	K. O. S. Eby	5,793	80	2,916	90	2,876	90	1,868	44
62	Welland	Welland	J. C. Crow	9,090	86	3,402	74	5,688	12	2,900	89
63	Wellington N.	Arthur	Jas. Tucker	1,807	70	912	00	895	70	895	70
64	Wellington S. & C.	Guelph	Henry Hortop	2,907	85	830	00	2,077	85	2,012	28
65	Wentworth	Hamilton	R. K. Hope	17,246	32	8,296	00	8,950	32	4,495	04
66	York E. & W.	Toronto	W. J. Hill	12,844	30	6,460	67	6,383	63	2,417	14
67	York N.	Newmarket	J. D. McKay	2,216	35	669	12	1,547	23	1,542	51

a P. J. Coffey died June 15th, 1917.

^b Appointed O. in C., 17th April, 1917, pursuant to Sec. 4 of The Fort William Land Titles and Registry Act, 1917.
^c Exclusive of the fees of the Land Titles Office.

and M. K. Richardson died 5th November, 1917.

Percentage on gross fees not payable as income is less than \$1,500, Sec. 101, Regs. of Reg. 1.101-1(a).

7 Fees of Registrar, 31st October, 1914.

Appointed O. in C., 12th September, 1917.

h Died overseas 1st February, 1918.

[illegible]

OGT 1259

[illegible]

k: Appointed O. in C., 27th September, 1917.

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TWENTY-FIRST ANNUAL REPORT
OF THE
Provincial Municipal Auditor
FOR
1917

PRINTED BY ORDER OF
THE LEGISLATIVE ASSEMBLY OF ONTARIO



TORONTO:

Printed and Published by A. T. WILGRESS, Printer to the King's Most Excellent Majesty

1918

Printed by
WILLIAM BRIGGS
Corner Queen and John Streets
Toronto

To His Honour SIR JOHN STRATHEARN HENDRIE, K.C.M.G., C.V.O.

Lieutenant-Governor of the Province of Ontario.

MAY IT PLEASE YOUR HONOUR:

I have the honour to present to you the report of the Provincial Municipal Auditor for the year 1917.

WM. DAVID McPHERSON,

Provincial Secretary.

PARLIAMENT BUILDINGS,
Toronto, January, 1918.

PARLIAMENT BUILDINGS,
TORONTO, January, 1918.

TO THE HONOURABLE W. D. MCPHERSON, K.C., M.P.P.,
Provincial Secretary of the Province of Ontario.

SIR,—I have the honour to present to you my report for the year 1917.

I have the honour to be,

Sir,

Your obedient servant,

J. W. SHARPE,
Provincial Municipal Auditor.

Report of the Provincial Municipal Auditor

TORONTO, January, 1918.

TO THE HONOURABLE W. D. MCPHERSON, K.C., M.P.P.,
Provincial Secretary of Ontario.

SIR,—I have the honour to present to you the Twenty-first Annual Report of the Provincial Municipal Auditor.

TOWNSHIP OF GAINSBORO.

The audit in this municipality, which was referred to in my last annual report, was completed by Mr. Glover. His report, which was received on the second day of March last, was appended to my last annual report and is submitted herewith.

TOWN OF COCHRANE.

On January 11th, 1917, copy of a resolution of the Town Council of Cochrane asking for the appointment of Mr. Henry Glover, of Toronto, accountant, to make an audit of the accounts of the said Town for the year 1916 was received. An Order-in-Council bearing date January 18th, 1917, confirmed the appointment of Mr. Glover to make the necessary investigation and report. Mr. Glover's report was received on the third day of April, 1917, and is submitted herewith.

TOWNSHIP OF KORAH.

On January 12th, 1917, a petition signed by fifty-three resident ratepayers of the Township of Korah was received asking for an investigation of the accounts of the Municipality for the years 1910, 1911, 1912, 1913, 1914 and 1915. An Order-in-Council bearing date 4th October, 1917, confirmed the appointment of Mr. C. E. Hammond, of North Bay, C.A., to make the necessary examination and report. On November 29th, 1917, a letter was received from Mr. Hammond stating that he could not do the work. An Order-in-Council dated December 19th, 1917, revoked the appointment of Mr. Hammond and confirmed the appointment of E. T. Read, of Sault Ste. Marie, to make the necessary examination and report. The work has not yet been completed.

NORTH GWILLIMBURY.

On the 29th August, 1917, a petition signed by 43 resident ratepayers of the Township of North Gwillimbury was received asking for an audit of the accounts of the Township for the years 1912, 1913, 1914, 1915 and 1916. An Order-in-Council bearing date the 4th October, 1917, confirmed the appointment of Mr. Henry Glover, of the City of Toronto, accountant, to make the necessary examination and report. The work has not yet been completed.

FORD CITY.

On the 10th December, 1917, a petition signed by sixty-two resident ratepayers of Ford City was received, asking for an audit of the accounts of the municipality. The petition is under consideration.

TOWN OF PETROLIA.

Section 10, chapter 84, Ont., 1917, directs that the accounts of **the Town of Petrolia** for the year 1917 shall be audited by the Provincial Municipal Auditor. An Order-in-Council bearing date 20th December, 1917, confirms the appointment of Mr. A. F. Falls, of the City of Chatham, F.C.A., to make the necessary investigation and report. The work has not yet been completed.

TOWNSHIP OF CHARLOTTENBURG.

A request signed by three members of the Council of the Township of Charlottenburg for an audit of the accounts of the township collector for 1916 has been received. The request is under consideration.

I have the honour to be,

Sir,

Your obedient servant,

J. W. SHARPE,

Provincial Municipal Auditor.

123 BAY STREET, TORONTO, ONTARIO, APRIL 5TH, 1917.

To the Mayor and Council, Municipality of the Town of Cochrane:

GENTLEMEN,—My appointment by the Provincial Municipal Auditor, J. W. Sharpe, K.C., to make an audit of the books, accounts, and moneys of your municipality for the year 1916, was confirmed by an Order-in-Council under date of the 18th Day of January, 1917.

TOWN OF COCHRANE.

BALANCE SHEETS.

Cash balance at 31st December, 1916, disclosed a deficit of \$396.28.

The previous year's surplus was \$337.74, so that there has been an expenditure of some \$700.00 not provided for in the current year's estimates.

The tax arrears at the 31st of December include some \$3,000.00 that may be allowed as rebates on account of the fire loss if the by-law is confirmed by an Act of the Ontario Legislature. Rebates already made of \$2,296.19 are carried on the balance sheet as an asset, pending confirmation of by-law.

Separate school unorganized district tax arrears, amounting to \$526.57, list of which is attached, has been handed to the separate school treasurer for collection. These were not entered in the 1916 roll.

Business and income tax arrears for the year 1915, amounting to \$635.02 are also included as an asset, but provision has been made in the reserve of \$800.00 to write these off. Detailed list is submitted for the Council to deal with; any of those that they deem collectible should be proceeded with, the remainder should be written off and motion to this effect included in the minutes.

In the accounts receivable of \$382.64 there are included a few items that have remained on the ledger for some four years. If these are uncollectible the Council should write them off. Provision has been made in the reserve to cover any loss.

Fire loss insurance savings account shows a balance of \$1,779.39. Statement detailing the money received from the insurance companies and its disposal is included.

This balance is to be used to replace fire appliance and stable destroyed in the fire.

Under fire relief there appears an asset of \$10,000.00, representing cash in bank and moneys expended on account of the fire. The Ontario Legislature have a bill now in front of them guaranteeing the issue of debentures to the amount of \$40,000.00. Such moneys spent on fire relief work are to be taken therefrom. Loan was made from the bank for \$10,000 on this account.

Patriotic fund of \$250.00 represents the amount paid and not provided in the estimates, but which will be levied for in the year 1917.

Balance sheet of fixed assets and deferred liabilities is similar to that of former years, with the exception of the additions of permanent works. No attempt has been made to determine the fire loss and deduct such loss from the assets. It is sufficient that the liabilities are offset by a corresponding asset, as the Council's handling of the finances is portrayed in the cash balance sheet.

DEBENTURES.

Debenture statement in the usual form is attached.

Register of debentures was checked and found correct.

Sale of debentures to Brent, Noxon & Company, under By-law 137, was for \$5,311.00 for an issue of \$5,500.00. This was to cover waterworks and sewers extensions.

Face value of the issue should be entered in the cash book as a receipt, and the discount included among the payments.

DOG TAX.

Revenue from this source through the year was \$282.00.

Tags were all accounted for, either by cash received, or in cases where tags were lost and new ones issued, by receipts held by the treasurer, or by the tags still in the treasurer's care.

A duplicate treasurer's receipt is retained showing cash paid to him on account of dog taxes.

MINUTES AND BY-LAWS.

These were all signed by the Mayor and Clerk and the by-laws bore the seal of the Corporation.

LICENSES.

Those issued were verified by the cash received on the treasurer's duplicate receipts. It was noted that numbers 951 to 957 had been used out of their rotation. This was due to the absence of the treasurer, and the old sequence, with this exception, has been continued.

PUBLIC SCHOOL.

Cash abstract of receipts and disbursements on account of maintenance and also building account are attached.

Treasurer's bond number 0454462, Dominion Guarantee and Accident Company, for \$1,000.00 is still in force. The renewal receipt was scrutinized and the expiry date is shown as the 1st of February, 1918.

Insurance carried totals \$30,200.00, \$26,000.00 of which is on the new school building.

Balance of the fire insurance of \$4,000.00 is still held by the company pending action in reference to certain liens on the building. It is evident that this sum will not be sufficient to cover such liens. Debentures are, therefore, being issued to make good such deficiency and to take care of the cost of reconstruction of the building above moneys provided.

Ledger should be obtained and the amount of all contracts entered into by the trustees contained therein. The cash payments on account would also be entered and at any date it would be possible to determine any unpaid portion.

Assets of the school board such as land, buildings, and the various equipments should be entered therein.

During the year one of the old school houses and lot 262 was sold to the Municipality for the purposes of a fire hall at the sum of \$2,250.00.

Minutes of June 5th, 1916 are not signed by Chairman.
 " July 3rd, 1916, are not signed by Chairman or Secretary.
 " July 10th, 1916 are not signed by Chairman or Secretary.
 " (Special), are not signed by Chairman or Secretary.
 " Sept. 4th, 1916 are not signed by Chairman.
 " Sept. 18th, 1916 are not signed by Chairman.

The above minutes should be completed and in future it would be wise to see that the signatures are attached at the next following meeting.

Cheques on the building bank account from January to May, and those on the current account from January to April were burnt in the fire. All the payments, however, were authorized by the minutes, and the amounts in the cash book were checked with the bank pass book. Invoices from January to July were also destroyed by fire.

Dealing with the cost of building the new public school, the following figures may be of interest to the ratepayers:

There was received from the proceeds of sale of	
Debentures under by-law 101	33,287 06
Fire insurance recovered	24,000 00
	<hr/>
	\$57,287 06

There was paid out on account of construction in the	
year 1915	\$26,483 43
In the year 1916	32,672 56
Unpaid Accounts at 31st December, 1916 amounted to	1,284 16
Sundry judgments and liens (estimated)	7,500 00
	<hr/>
	\$67,940 15

SEPARATE SCHOOL.

Statement was received from the secretary-treasurer containing the amounts paid to him by the town treasurer, and these were in accordance with the entries in the cash book.

WATER DEPARTMENT.

Revenue statement for the year 1916 shows a surplus of \$219.75, so that it is evident that the charges made are sufficient to cover the expenses.

On account of the fire there was a loss of revenue as some of the larger consumers' premises were entirely wiped out.

Summary of the water register for the year 1916 is exhibited. Allowances made amounting to \$101.85 have been listed, and it is for the Council to enquire into these items and, if satisfied, make a motion on the minute book as to their disposal.

New register is needed and a form has been drafted and submitted to the treasurer.

POLL TAX.

During the year \$75.00 was collected.

There were 47 notices issued, and of these only 15 paid. Those unpaid are contained in a book in the care of the chief of police, and are to be placed before the Council so that they may determine if any more are collectible.

Action taken should be contained in the minutes.

CEMETERY.

All lots are listed on a schedule. Those sold are marked off on this schedule and a deed is issued. No duplicate is kept and it would be better if this was done. The clerk has in his care a plan of the cemetery so that the lots sold or unsold can be readily determined.

BONDS.

Treasurer's bond, number 1376, Ocean Accident and Guarantee Company, covers H. J. Brown to the extent of \$5,000.00. Premium of \$20.00 is paid by the Town and the continuation certificate seen expires April 3, 1918. The policy itself was burnt in the fire and a copy should be obtained and kept on file.

Tax collector's bond covers William L. Clark, and it is stated therein that he is to pay over daily all cash received to the treasurer. The amount of the bond is \$2,000.00, and the security is John Clark, Ellen T. Clark, and William L. Clark.

It is the duty of the Council to retain and keep secure all bonds.

In a recent case the Township of Kincardine applied to the Provincial Municipal Auditor as to what action they should take, as someone had applied for the return of a bond. In reply he stated that it should be retained by the Council as it was their property, notwithstanding that the official had completed his term of office. This was afterwards confirmed by Sir William Meredith in an action taken against the Municipality and again confirmed by the full court of judges in an appeal.

INSURANCE.

Fire insurance in force is detailed on schedule included among the other statements. Total amount now carried is \$10,300.00.

Policy number 136807 in the Ocean Accident and Guarantee Corporation covers all municipal employees. The minimum premium is \$100.00. The rate for designated employees is \$2.10, others \$5.00. The insurance on one person is limited to \$5,000.00, the total liability to \$10,000.00. The premium paid is \$140.27 and the expiry date is 24th of January, 1918.

ASSESSMENT ROLL.

Assessor's certificate was attached to the roll, dated the 1st May, 1916.

Assessments were checked with those contained in the collector's roll and found correct.

Court of Revision minutes were compared with the alterations in the assessments and such changes made were all authorized.

Assessment statement is exhibited, analyzed as to general, public and separate school purposes.

COLLECTOR'S ROLL.

Roll had not been returned up to the completion of the audit, however, all cash received as shown on the duplicate tax receipts to the 22nd of March, 1917, was checked into the collector's cash book and from there either into the collector's bank account or into the municipal cash book.

Form of the roll has been improved on and it will give all the information required and permit of summaries being made, showing cash collected by the collector to the return of the roll, and that collected by the treasurer to the 1st of May and after that the amount collected on arrears.

Clerk's affirmation was attached to the roll but was not dated.

The summary additions and extensions were all examined and found correct.

By-law levying the rate stated that the taxes were payable at the treasurer's office. This is done in accordance with Section 108, Assessment Act, 1914.

No collector was appointed till 1917, and the treasurer prepared and sent out all the tax notices.

The council of every local municipality shall annually appoint as many assessors and collectors for the municipality as may be deemed necessary.

The appointment shall be made as soon as practicable after the organization of the council.

A member of the council or the clerk or treasurer of the municipality shall not be appointed assessor or collector.

Nineteen hundred and fifteen tax arrears were all entered on the 1916 roll with the exception of certain business and income taxes, which are exhibited on an attached schedule for the Council's disposal.

Among the tax arrears are the following items which should be disposed of:

Warke, W. H., 49c., old interest item disputed.

Dempsay, S. J., \$4.03, old interest item disputed.

It may be pointed out that there are no arrears on the roll that are over three years old, tax sales disposing of all those items annually that are over this period.

ACCOUNTS PAYABLE.

List of these are included, the amounts being divided as to those debts contracted for general purposes and those on account of the fire loss. Included among the general there is one to the Northern Ontario Light and Power Company of \$208.12. This represents a hold back of 25 per cent. on the street lighting charges for a certain period. It is claimed that the lighting was not satisfactory and whether this amount will be paid to the Company is yet to be determined.

BANK.

Bank reconciliation at the 31st December, 1916, and certificate from the manager of the Bank of Ottawa are attached.

Special savings accounts for school debentures, fire insurance money, and fire relief loan were checked.

Statements are submitted showing the deposits into these accounts and the withdrawals.

POLICE DEPARTMENT.

Police fees paid to the treasurer were verified by the conviction record kept by the chief of police.

Fines paid over by the police magistrate were as shown by his records.

Advances made for police expenses were all returned by the district authorities except that amount carried on the balance sheet.

CONCLUSION.

Vouchers, books, and documents were produced for all the transactions and with regards to the clerical work there is nothing to comment on.

Collector's roll for the year 1916 had not been returned so that a complete audit could not be made of this.

The usual attention and courtesy was extended during the audit.

Report is, therefore, respectfully submitted.

HENRY GLOVER,
Auditor.

MUNICIPALITY OF THE TOWN OF COCHRANE.

CASH BALANCE SHEET AS AT 31ST DECEMBER, 1916.

CURRENT LIABILITIES.		LIQUID ASSETS.	
<i>Bank of Ottawa:</i>		<i>Tax Arrears:</i>	
Overdraft, per pass book	\$11,621 39	Per Roll for 1916	*\$20,056 35
Outstanding cheques	143 86	((\$3,000 of this amount may be re-	bated).
		Separate School Unorganized District	526 57
<i>Provincial War Tax</i>		Business and Income for 1915	635 02
<i>Debtenture Interest and Principal:</i>		Interest Added, 5% (Estimate)	500 00
General By-law 19—Due 2nd Jan. 1917	\$2,179 66	Rebated for Fire Loss	†2,296 79
General By-law 28—Due 2nd Jan., 1917	4,359 33		
General By-law 104—Due 1st Jan., 1917	1,347 58	<i>Water Rate Arrears—Per Register</i>	\$24,014 73
School By-law 101—Due 2nd Jan., 1917	3,051 46	<i>Police Department—Costs Advanced</i>	1,518 96
General By-law 137—Due 1st Apr. 1917	479 52	<i>Accounts Receivable—Per list</i>	32 15
		<i>Insurance Unexpired</i>	382 64
<i>Accounts Payable—General, per list</i>		<i>Fire Loss Insurance—Savings Account</i>	78 20
<i>Fire Appliances and Stable to be replaced</i>		<i>Fire Relief:</i>	1,779 39
<i>Fire Relief—Bank of Ottawa, Loan</i>		Expended, per Statement	\$2,162 66
<i>Reserve to cover uncollectible taxes and other accounts</i>		Unpaid Accounts—per list	908 49
		Cash in Bank, 31st Decem-	
		ber, 1916	\$7,837 34
		Less Unpaid Accounts ..	908 49
			6,928 85
		<i>Patriotic Fund—British Red Cross</i>	10,000 00
		(Levy in 1917).	250 00
		<i>Deficit—at 31st December, 1916</i>	396 28
			\$38,452 35

* Included in this amount are items aggregating \$3,000.00 that may be allowed as rebates.

† Items held pending confirmation of Rebate By-law by Ontario Legislature.

MUNICIPALITY OF THE TOWN OF COCHRANE.

BALANCE SHEET OF FIXED ASSETS AND DEFERRED LIABILITIES AT 31ST DECEMBER, 1916.

DEFERRED LIABILITIES.		FIXED ASSETS.	
Roads and Bridges Debenture By-law No. 19	\$20,259 60	Roads, Bridges and Sidewalks:	
Waterworks and Sewers Debentures By-law No. 28 ..	42,338 14	By-law No. 19	\$25,000 00
Consolidation Debentures By-law No. 46	31,497 25	" No. 46	11,000 00
Waterworks and Sewers Debentures By-law No. 52 ..	26,432 36	" No. 104	1,375 78
Public School Debentures By-law No. 101	33,039 99	T. & N. O. Ry.	2,500 00
Consolidation Debentures By-law No. 104	21,240 00	Town Funds	781 97
Waterworks and Sewers By-law No. 137	5,500 00		<hr/>
Ratepayers Investment—at 31st December, 1916	15,367 90		\$40,657 75
		Waterworks and Sewers:	
		By-law No. 28	\$50,000 00
		" No. 46	950 00
		" No. 104	20,847 08
		" No. 52	30,000 00
		" No. 137	4,920 02
		Town Funds	75 07
		Funds Unexpended, By-law 137	590 23
			<hr/>
			107,382 40
		Real Estate:	
		Lot 320	\$650 00
		Lots 216, 217, 218	300 00
		Lot 22, Glackmeyer	100 00
			<hr/>
			1,050 00
		Public School Supporters	33,039 99
		Fire Hall Building and Lot 262	2,250 00
		Fire Department Equipment	2,525 46
		Cemetery—Old	\$501 70
		New	576 91
			<hr/>
			1,078 61
		Agricultural Grounds—Land	\$2,000 00
		Building	485 00
			<hr/>
		Town Hall and Jail Lot No. 215	2,485 00
		Office Furniture	4,582 64
		Loose Tools—Grader, etc.	343 19
			300 00
			<hr/>
			\$195,675 24

TOWN OF COCHRANE.

REPORT TO THE BUREAU OF INDUSTRIES OF THE DEBTS OF THE MUNICIPALITY OF COCHRANE FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Description of Debt.	No. of By-law.	Original amt. of debt.	Date when issued or contract.		Sold or unsold.	No. of debts.	Amt. of deb. and int.		Rate of interest.	Amt. prin. pd. in '16.		Amt. int. pd. in '16.	Bal. prin. unpaid.	Int. due & unpaid.
Roads and Bridges	19	\$25,000 00	1910		Sold	20	\$2,179 66		6%	\$909 42	1,716 10	\$1,270 24	\$20,259 60	....
Waterworks and Sewers	28	50,000 00	1911		Sold	20	4,359 33		6%	1,512 50	971 31	2,643 26	42,338 14	....
Consolidated	46	38,500 00	1911		Sold	20	2,832 90		4%	648 35	1,008 55	1,320 40	31,497 25	....
Waterworks and Sewers	52	30,000 00	1912		Sold	20	2,615 54		6%	.....	.....	1,644 23	26,432 36	....
Consolidated	104	22,500 00	1914		Sold	20	1,961 65		6%	.....	.....	1,270 77	21,240 00	23 16
Public School	101	35,000 00	1914		Sold	20	3,051 46		6%	.....	.....	2,042 91	33,039 99	....
Waterworks & Sewers Ext.	137	5,500 00	1915		Sold	20	479 52		6%	.....	.....	.....	5,500 00	....
		\$206,500 00								\$6,766 23		\$10,191 81	\$180,307 34	\$23 16

All bonds are instalment bonds, payable in equal annual payments of principal and interest.
NOTE—The item of \$23.16 interest unpaid is an unrepresented coupon.

TOWN OF COCHRANE.

ACCOUNTS PAYABLE AT 31ST DECEMBER, 1916.

Name.	General.	Fire Loss.
Provincial Board of Health, district tax	\$44 84	
Malone, Malone & Long, legal	70 00	\$125 86
Brown, H., tax collection	200 00	
Marmer & Durack, fire dept.	23 88	
Northern Ontario Light & Power Co., December account	266 01	
Northern Ontario Light & Power Co., hold back	208 12	
McDougall, S., lumber	6 35	22 00
Carter Drug Co., Ltd., supplies	11 65	3 50
Claybelt Printing Co., Ltd., printing	46 50	84 00
<i>Northland Post</i> , printing	16 30	6 00
Taylor Hardware Co., Ltd., hardware, etc.	13 85	198 55
Brown, H., voters' list	72 30	
Warrell, W., fire dept.	44 50	20 45
Wilson Bros., fire dept.	96 00	21 30
Imber, W. S., fire dept. ....	.....	3 90
Dix, C., fire dept. ....	.....	3 60
Pawson, H., coal	39 00	
Kerr Engine Co., valve .....	.....	41 00
Rumford, J. M., lumber .....	.....	6 00
Rumford Lumber Co., lumber .....	.....	33 69
Knight Bros., lumber .....	.....	3 20
General Fire Extinguisher Co., pipe for tank .....	.....	303 64
Hager, G., lumber	7 34	
People's Hardware Co., hardware .....	.....	1 10
Town Pay Roll, December	59 80	30 70
Fire Pay Roll, November and December	53 00	
Clark, Wm., collector	100 00	
Law costs, estimate	250 00	
	<hr/>	<hr/>
	\$1,629 44	\$908 49

ACCOUNTS RECEIVABLE AT 31ST DECEMBER, 1916.

Hager, G., water	\$4 40	
Karam, M., water	11 99	
McDonald, A., water	11 00	
Tedesco, J., water	12 32	
Bishop, H., water	24 04	
Warrell, W., water	2 92	
Taylor, A., water	6 88	
Robertson, E., water	7 26	
Warrell, G., water	11 88	
McDonald & Brinell, water	8 80	
	<hr/>	\$101 49
Grand Trunk Railway, construction	\$155 07	
Hunt & Van Rassel, water	11 85	
T. C. R., water	37 73	
Rumford, J. M., & K., water main	30 00	
	<hr/>	234 65
Bishop, H., gravel	\$2 00	
Everett Robertson, Gravel	5 00	
	<hr/>	7 00
Eaton, A., cemetery	\$8 00	
Pearce, J., cemetery	8 00	
Palmer, Mr., cemetery	8 00	
Sorgat, A., cemetery	8 00	
Grave Digging Accounts, cemetery	7 50	
	<hr/>	39 50
		<hr/>
		\$382 64

Water Department.

REVENUE STATEMENT FOR THE YEAR 1916.

Income—

Total net charges for year, per register	\$3,268 16
Sundry charges	106 99
Special Levy—water frontage net	1,822 01
Fire protection, 47 hydrants at \$40.00	1,880 00

Expenses—

Power, 12 months at \$200.00	\$2,400 00
Engineer at Pump House	600 00
Maintenance for 1916	327 41
Depreciation, 6% on \$53,000.00	3,180 00
Foreman (proportion)	350 00

<i>Surplus</i>	219 75
--------------------------	--------

\$7,077 16	\$7,077 16
------------	------------

WATER REGISTER SUMMARY FOR THE YEAR 1916.

To arrears—1st January, 1916	\$951 72
“ water rates, year	3,507 84
By cash receipts	\$2,700 92
“ discount allowed	137 83
“ allowances	101 85
“ arrears at 31st December, 1916	1,518 96
	\$4,459 56
	\$4,459 56

PUBLIC SCHOOL.

Abstract of Receipts and Disbursements, Maintenance Account.

1st January to 31st December, 1916.

Receipts.

Cash in bank, 1st January, 1916	\$200 73
Town on requisition	5,398 95
Government grants	391 49
Sundries	3 30

Disbursements.

Teacher's salaries	\$3,650 00
Other salaries	595 30
Fuel and upkeep	239 40
Insurance	293 30
Repairs	19 75
Equipment purchased	260 28
Printing and stationery	45 89
Sundries, water, postage, etc.	91 91
Cash in bank, 31st December, 1917	798 64
	\$5,994 47
	\$5,994 47

PUBLIC SCHOOL—BUILDING ACCOUNT.

Abstract of Receipts and Disbursements.

1st January to 31st December, 1916.

Receipts.

Cash in bank, 1st January, 1916	\$5,036 49
Fire insurance	20,000 00
Deposits on tenders, C. S. Giles	451 90
Deposits on tenders, Jas Reed	31 45
Sale of steel beams	30 00
Sale of stove	10 00
Rent of old school	40 00
Sale of old school	2,250 00
Proceeds debenture sale at 95 per cent. (balance)	1,859 64
Interest received	428 46

Disbursements.

Old Building—Burned—Hunt Contract—		
Wages		\$455 07
Workmen's Compensation		49 24
Legal costs		54 60
Foundation Expenses—		
Material, labour and fuel		999 19
Wages		374 82
Cartage.		5 80
New Building—		
Oliver Edwards, contract		26,217 00
C. S. Giles		3,342 55
J. Reed		503 19
T. Rowan, inspector's salary		600 00
J. Greer, legal		20 00
J. E. Gibault, plans for grounds		50 00
Deposits on Tenders Returned—		
G. S. Giles		451 90
J. Reed		31 45
Interest		50
Bank overdraft, 31st December, 1916	3,017 97	
	<hr/>	<hr/>
	\$33,155 91	\$33,155 91

ASSESSMENTS FOR THE YEAR 1916.

Town—		
Total assessment		\$1,707,795 00
Less exemptions		647,566 00
		<hr/>
Taxable		\$1,060,229 00
Real property		
		\$941,565 00
Business		84,793 00
Income		33,871 00
		<hr/>
		\$1,060,229 00
Town—		
Public School		\$872,525 00
Separate School		187,704 00
		<hr/>
		\$1,060,229 00
Unorganized District—		
Public School		\$156,510 00

SUMMARY.

General purposes	\$1,060,229 00
Public School	1,029,035 00
Separate School (Town only)	187,704 00

COLLECTOR'S ROLL SUMMARIES, FOR THE YEAR 1916.

Unorganized—		
Public school, \$156,510 at 8 mills		\$1,253 64
Tax arrears		227 17
		<hr/>
		\$1,480 81
Town—		
General town purposes, \$1,060,229 at 20 mills		\$21,204 58
Public school, \$872,525 at 8 mills		6,981 38
Separate school, \$187,704 at 13 mills		2,440 24
War tax, \$1,060,229 at 1 mill		1,060 72
Water frontage		3,304 56
Tax arrears		10,026 76
		<hr/>
		\$45,018 24

SUMMARY OF COLLECTOR'S ROLL FOR THE YEAR 1916.

Assessment.	Purpose.	Rate.	Amount.
\$1,060,229	General	20 mills.	\$21,204 58
1,029,035	Public school	8 mills.	8,235 02
187,704	Separate school	13 mills.	2,440 24
1,060,229	War tax	1 mill	1,060 72
	Water frontage		3,304 56
	Tax arrears		10,253 93
			<hr/>
			\$46,499 05

TAX ARREARS RECONCILIATION AT 30TH APRIL, 1916.

To tax arrears returned on 1915 roll at 25th January, 1916 . . .	\$13,574 36	
" interest added, C. B. 71	43 29	
By water frontage rebate		\$39 25
" cash paid to Treasurer to 30th April, 1916		1,461 37
" business and income taxes, per list		578 47
" errors to be adjusted, per list		93 30
" Tax arrears entered in Arrears Register		11,445 26
		<hr/>
		\$13,617 65
		<hr/>
		\$13,617 65

REGISTER OF ARREARS SUMMARY FOR THE YEAR 1916.

To tax arrears on register, 1st May, 1916, Folio 101	\$11,445 26	
" interest added, 1st May	1,129 42	
" interest and costs added, C. B. 74	30 88	
" business tax, Dominion Express collected	36 75	
By water frontage rebate, C. B. 74		\$22 29
" cash paid to treasurer, C. B. 74		1,838 61
" tax arrears entered on 1916 Roll:		
Town Roll		10,026 76
School Roll		227 17
" Separate School Tax Arrears not entered on 1916 Roll . . .		527 48
		<hr/>
		\$12,642 31
		<hr/>
		\$12,642 31
To Separate School Tax Arrears not entered on 1916 Roll . . .	\$527 48	
By cash paid to Treasurer		\$0 91
" balance handed to Separate School Treasurer for collection . . .		526 57
		<hr/>
		\$527 48
		<hr/>
		\$527 48

TAX ARREARS FOR 1915 THAT MAY NOT BE COLLECTIBLE AND TO BE DEALT WITH BY COUNCIL.

Name of Party.	Errors.	Business.	Income.
N. Daniluk		\$11 03	
E. Bennett		16 19	
P. Mahara		10 42	
F. Waldron		12 25	
R. Agostino	\$11 30		
A. George			3 14
H. Conn			2 94
J. McDonald		18 38	
G. Yates			15 19
Solomonson & Lawson		22 05	
J. Pawson			2 45
A. Cusson			6 40
B. Cusson			6 40
W. H. Warke			64 44
J. Gells		13 48	
G. Jamieson		7 35	
R. E. Lalonde		17 15	
M. Gervias		8 00	
E. Thibideau		16 00	
J. O'Donnell			12 80
E. Webb			7 35

Name of Party.	Errors.	Business.	Income.
F. Woods .....	.....	2 45	
O. Cicci .....	.....	.....	1 47
A. Desjardins .....	.....	3 40	
H. Klewka .....	.....	15 93	
H. Bunt .....	.....	.....	2 94
E. Eagle .....	.....	7 35	
Larouche, J.	2 60		
P. Courtmaiche	1 00		
C. Mathieu	6 38		
J. Tedesco	9 60		
T. & N. O. Railway	2 91		
T. & N. O. Railway	2 91		
T. S. Armstrong .....	.....	.....	98 98
W. Robinson .....	.....	.....	13 23
W. Featherstonhaugh .....	.....	.....	48 00
P. Baldwin .....	.....	.....	7 35
O'Brien .....	.....	3 02	
D. Carson .....	.....	.....	2 45
J. A. Bernier .....	.....	.....	7 35
A. W. Brown .....	.....	.....	10 29
Dominion Express Co., .....	.....	36 75	(Paid to
Canadian Express Co. ....	.....	36 75	Treasurer)
Ontario Government	7 35		
Ontario Government	12 25		
Ontario Government	1 84		
Ontario Government	19 60		
A. Willette .....	.....	.....	7 35
School Tax—			
Roll 438, N. ½ 6	3 30		
“ 439 S. ½ 5	3 30		
“ 440 S. ½ 7	7 70		
Lot 31 Hillcrest	44		
Lot 34 Hillcrest	82		
	\$93 30	\$257 95	\$320 52
	.....	.....	257 95
			\$578 47
Totals—			
Errors	\$93 30		
Business	257 95		
Income	320 52		
	\$671 77		

TAX COLLECTION ACCOUNT AT 31ST DECEMBER, 1916.

To amount to be collected, per Town Roll	\$45,018 24	
“ amount to be collected, per School Roll	1,480 81	
“ interest added, C.B. 98	211 90	
“ cash paid twice on Hugh Lot 109	1 60	
“ cash paid on Separate School arrears, Hillcrest lot 29	91	
By discount allowed		\$112 75
“ water frontage rebate		1,378 51
“ fire loss rebates, per by-law No.		2,296 79
“ cash paid to treasurer		22,866 89
“ bank exchange		2 17
“ taxes uncollected, 31st December, 1916		20,056 35
	\$46,713 46	\$46,713 46

WATER RATE ALLOWANCES FOR THE YEAR 1916.

Name.	Register Folio.	Amount.	Remarks.
Walle, I.	114	\$5 54	Overcharge, horses.
Montgomery, N.	114	1 67	Fire loss.
Warrell, W.	115	3 33	Fire loss.

Name.	Register. Folio.	Amount.	Remarks.
McKinnon, Mrs. D.	115	2 78	Fire loss.
Novenka, M.	115	1 67	Fire loss.
Novenka, M.	115	3 34	House vacant.
Kozle, J.	116	5 56	House vacant.
Fire Ranger Office	118	1 95	Fire loss.
Grasser, G.	119	2 22	House vacant.
Kertzer, D.	120	5 28	Fire loss.
St. John, E.	120	1 67	House vacant.
Sing Yee	123	2 78	House vacant.
Johnson, C.	124	12 50	Fire loss.
Graff, F.	124	1 95	Fire loss.
Young, W.	125	0 84	House vacant.
Bonnah, W.	126	6 10	Overcharge, horses.
Rothschild, M.	126	2 78	Not in use.
Greer, J.	130	1 67	Overcharge.
Beaudro, R. F.	135	8 34	Allowed by Council M.B. 18.
Buran, S.	139	0 65	House vacant.
Bouchard, R.	140	2 13	Overcharge.
Fontaine, Mrs. E.	140	0 57	House vacant.
Cameron, J.	141	1 95	Fire loss.
McClusky, M.	142	3 89	Fire loss.
Drinkwater, S.	142	3 89	Fire loss.
Harmer, W. H.	144	1 67	No connection.
Palangio, J.	128	3 88	Not in use.
Sundry Tap Charges ....	...	11 25	Not in use.
		<hr/>	
		\$101 85	

SCHOOL DEBENTURE SAVINGS ACCOUNT *re* BY-LAW 101.

To balance, 1st January, 1916	\$86 92	
" accrued interest on debentures sold, January 29th, 1916 ...	117 45	
" " " " January 31st, 1916 ...	0 55	
" " " " February, 11th, 1916 .	8 02	
" " " " May 31st, 1916	2 45	
" " " " November 30th, 1916.	3 20	
By transfer to General Account, December, 13 .....	.....	\$218 59
		<hr/>
		\$218 59 \$218 59

FIRE LOSS AND INSURANCE RECOVERY, 1916.

To insurance in force on fire hall	\$1,200 00	
" " " fire equipment	2,400 00	
" " " stable	390 00	
By loss paid Union Assurance Co. ....	.....	\$1,330 00
" " London & Lancashire Co. ....	.....	1,330 00
" " General Fire Insurance Co. ....	.....	665 00
" " Northern Assurance Co. ....	.....	665 00
		<hr/>
		\$3,990 00 \$3,990 00

DISPOSITION OF INSURANCE MONEYS.

To insurance recovered	\$3,990 00	
" interest accrued	14 85	
By fire hall (portion only) .....	.....	\$1,200 00
" fire equipment .....	.....	1,025 46
" balance unexpended, 31st December, 1916, in savings bank account . . . . .	.....	1,779 39
		<hr/>
		\$4,004 85 \$4,004 85

POLICE FEES, YEAR 1916.

To balance due, 1st January, 1916	\$21 05	
" fees, per recordl	157 75	
By payments to Town Treasurer		\$145 30
" liquor costs retained, per By-law No. 156		18 50
" uncollected fees		15 00
	\$178 80	\$178 80

POLL TAX, YEAR, 1916.

To receipts No. 2 collected	\$5 00	
" " 3 "	5 00	
" " 4 "	5 00	
" " 5 "	5 00	
" " 7 "	5 00	
" " 12 "	5 00	
" " 13 "	5 00	
" " 14 "	5 00	
" " 19 "	5 00	
" " 20 "	5 00	
" " 27 "	5 00	
" " 29 "	5 00	
" " 37 "	5 00	
" " 39 "	5 00	
" " 42 "	5 00	
By cash paid to Town Treasurer, July 27th, 1917		\$50 00
By cash paid to Town Treasurer, December 15th, 1917		25 00
	\$75 00	\$75 00

47 Notices Issued, 26th July, 1916.

15 paid.

Those unpaid are to be placed before Council for action.

Unorganized District.

SEPARATE SCHOOL TAX ABREARS NOT ENTERED IN 1916 ROLL.

Name.	Lot No.	Location.	Amount.
Vaillancour, M.	13, con. 2	Glackmeyer	\$4 23
Berthiaume, N.	17,	"	27 08
Champaigne, D.	24, " 3	"	35 31
Carriere, D.	25,	"	38 94
Bradette, G.	13, " 4	"	9 27
Lalonde, Or.	15,	"	7 28
Bisson, D.	16,	"	7 55
Morin, F.	17,	"	13 55
Bradette, F.	18,	"	66 60
Bradette, G.	19,	"	44 02
Gregore, L.	20,	"	40 39
Lalonde, C.	23,	"	29 42
Levesque, L.	S. 1/2 5, " 5	"	7 65
Raymond, G.	8,	"	17 52
Lablance, E.	N. 1/2 7,	"	25 79
Claremont, A.	9,	"	6 05
Jarski, H.	12,	"	12 98
.....	N. 1/2 5,	"	7 26
Leblance, E.	Pt. S. 1/2 7, " 6	"	24 20
Benoit, E.	Bal. 7,	"	21 78
Claremont, A.	N. 1/2 9,	"	44 46
Bradette, Jos.	22,	Hillcrest	2 40
Ruden, O.	23,	"	4 40
Bradette, Al.	29,	"	91
Lapointe, Wilfred	32,	"	9 48
Ruden, O.	102,	"	4 40
Macios, Jas.	149,	"	4 40
Billiden, Thos.	150,	"	2 40
Bigen, Jas. ?	35,	"	3 81
Emard, A.	31,	"	3 25
			\$527 48

FIRE RELIEF LOAN ACCOUNT AT 31ST DECEMBER, 1916.

To bank loan, October, 14th, 1916	\$10,000 00	
By firemen's wages, 1916		\$42 10
" Town pay roll, 1916		96 81
" roads, 1916		51 50
" waterworks maintenance, 1916		164 32
" sidewalks, 1916		590 03
" tools, 1916		22 90
" fire hall rent, 1916		120 00
" license refund, 1916		25 00
" fire hall purchased (balance)		1,050 00
" balance in bank, 31st December, 1916		7,837 34
	<hr/>	<hr/>
	\$10,000 00	\$10,000 00

TOWN OF COCHRANE.

INSURANCE.

Policy No.	Company.	Insurance.	Expires.	Premium.
5,143,383	Northern	\$3,433 33	1st Feb., 1918	\$123 69
1,921,079	Union	3,433 33	1st Feb., 1918	123 69
10,865,154	London & Lancashire.	3,433 34	1st Feb., 1918	123 69
		<hr/>		<hr/>
		\$10,300 00		\$371 07

Town hall and jail	\$4,000 00
Fire hall	2,000 00
Fire equipment	2,500 00
Town hall equipment	600 00
Agricultural grand stand	400 00
Pumphouse	800 00

\$10,300 00

PUBLIC SCHOOL—INSURANCE.

1,920,957	Union Assurance ...	\$6,000 00	7th Nov., 1917	\$108 00	School.
06,744	Royal	4,000 00	7th Nov., 1917	72 00	"
06,353	Hudson Bay	7,000 00	7th Nov., 1917	126 00	"
7,165,576	Norwich Union	5,000 00	7th Nov., 1917	90 00	"
120,114	Employers' Liability .	4,000 00	7th Nov., 1917	72 00	"
		<hr/>		<hr/>	
		\$26,000 00		\$468 00	
5,143,368	Northern	1,500 00	6th Dec., 1917	20 25	Equip.
18,355	Ocean	1,200 00	6th Dec., 1917	52 52	Frame Bldg.
1,920,520	Union	1,500 00	8th Oct., 1917	45 60	\$1,300. Sch'l
		<hr/>		<hr/>	\$200 Equip.
		\$30,200 00		\$586 47	

BANK RECONCILIATION AT 31ST DECEMBER, 1916.

By bank overdraft, per cash book 141		\$11,765 25
To outstanding cheques, per list	\$143 86	
" balance, per pass book	11,621 39	
	<hr/>	<hr/>
	\$11,765 25	\$11,765 25

OUTSTANDING CHEQUES.

No. 1747	\$1 13	May 8, 1914	Dominic, M.
2000	1 25	Sept. 4, 1914	Keller, H.
2246	2 00	Feb. 6, 1915	Pearce, H.
2516	9 45	July 3, 1915	Derwa, O.
2687	45	Oct. 4, 1915	Carter, J. A.
3159	2 00	July 27, 1916	Ward, H.
3214	18 00	Sept. 5, 1916	McPhee & Gardner.
3246	3 75	Oct. 12, 1916	Harding, W.
3247	3 75	Oct. 12, 1916	Allison, E.
3346	100 00	Dec. 20, 1916	Cameron, Dr.
3347	2 08	Dec., 22, 1916	Lewis, W. H.

143 86

BANK CERTIFICATE.

The Bank of Ottawa.

COCHRANE, ONT., March 20th, 1917.

As requested in your letter of the 17th instant, we beg to advise the under-mentioned balances of the Town of Cochrane, on our books, as on December 31st, last.

General Account debit balance	\$11,621 39
Fire Relief Account, credit balance	7,837 34
There was also a demand loan of	10,000 00
running at this office.	

Yours truly,

(Sgd.) J. W. KENNEALLY,
Acting Manager.

P.S.—There is also a balance in our Savings Department, By-law 137, account of \$590.23, as on December 31st, last.

J. W. K.

CASH ABSTRACT FOR THE YEAR 1916.

Receipts.

Taxes	\$26,457 20
Water rates	2,700 92
Public School debenture interest	218 59
Debenture proceeds	7,170 64
Debenture accrued interest	11 28
Cemetery plots	142 00
Dog tax	238 00
Bitch tax	44 00
Licenses	650 00
Provincial Railway tax	360 60
Gravel	100 25
Insurance	3,990 00
Grants	81 00
Building permits	11 00
Grave digging	20 00
Miscellaneous receipts	264 87
Fire Relief Fund	2,162 66
Insurance Fund	2,225 46
Police Department	664 42
	<hr/>
	\$47,512 89
Balance, overdraft in Bank of Ottawa, December, 15th, 1916	11,765 25
	<hr/>
	\$59,278 14

CASH ABSTRACT FOR THE YEAR 1916.

Disbursements.

Salaries and allowances	\$5,546 22
Insurance	469 15
Bank interest	1,097 98
Public School	5,479 95
Separate School	2,440 24
Debenture principal paid	6,766 23
Debenture interest paid	10,191 81
Public School Board, proceeds of bond sales	1,859 64
Accrued interest on bond sales (transferred)	8 57
Tax sale (purchase price returned)	147 49
Law costs	102 38
Charity	101 00
Board of Health	181 72

Electric power (pumping and lighting)	3,177 38
Fuel	248 00
Grants	250 00
Insurance (transferred)	3,990 00
Waterworks extension money (transferred)	579 98
Grave digging	27 50
Cemetery	225 61
Cemetery morgue	47 60
Gravel pit	12 50
1915 Provincial War Tax	1,068 56
Office expense	186 96
Refunds	55 59
Jail and town hall repairs	47 05
Furniture	86 94
Printing and advertising	581 10
Fire Department (maintenance)	204 14
Firemen's wages	307 00
<i>Fire Relief Expenditure (Town expenditure re</i>	
<i>July 29th fire):</i>	
Firemen's wages	\$42 10
Fire Dept., repairs, etc.	96 81
Roads	51 50
Waterworks supplies, etc.	164 32
Sidewalks	590 03
Tools	22 90
Rent	120 00
Refunds (license)	25 00
Fire hall (portion)	1,050 00
	<hr/>
Fire Department equipment	2,162 66
Fire hall (portion insured)	1,025 46
Maintenance of sidewalks	1,200 00
Miscellaneous expenditure	40 50
Waterworks extension, tank, etc.	272 13
Waterworks maintenance	2,503 47
Maintenance of roads	327 41
Maintenance of sewers	244 12
Police Department	121 75
	<hr/>
	255 48
	<hr/>
	\$53,641 27
Overdraft in Bank of Ottawa, January 1st, 1916 ..	5,636 87
	<hr/>
	\$59,278 14

DETAILED STATEMENT OF RECEIPTS.

Taxes—

Collected by G. Lawson, tax collector, January 1st to 24th; taxes, \$279.52 and interest, 10.81	\$290 33
Collected by treasurer from January 25th to September 13th (gross taxes, \$3,287.35, plus interest, \$74.17, less water rebates, \$61.54)	3,299 98
Taxes paid to treasurer's office (September 13th to Decem- ber 31st, 1916)	22,866 89
	<hr/>
	\$26,457 20

(Total current collections, \$21,591.93, plus arrears, \$3,148.61, plus interest and costs, \$169.63, less discount and water frontage, \$1,418.83, and rebates \$2,633.30, leaving a net cash collected, \$20,858.04).

Water Rates—

Total amount collected	2,700 92
------------------------------	----------

Public School Debenture Interest—

December 13th, transferred from special account to general account, accrued debenture interest on hand	218 59
---	--------

Debentures—

Jan. 31	Wood, Gundy & Co., proceeds of debenture No. 26, public school	\$143 70	
Feb. 1	Wood, Gundy & Co., proceeds of debentures (bal. of public school issue)	1,715 94	
			1,859 64
Apr. 6	Brent, Noxon & Co., proceeds of debenture sale under by-law 137 (\$5,000 issued, sold by tender)		5,311 00

Debenture Interest—

Jan. 31	Accrued interest on debenture sales to Wood, Gundy & Co.	\$0 55	
Feb. 1	Accrued interest on debenture sales to Wood, Gundy & Co.	8 02	
Apr. 6	Accrued interest on debenture sales to Brent, Noxon & Co.	2 71	
			11 28

Cemetery—

Feb. 6	Jn. Blythe, lot No. 123	\$6 00	
Apr. 12	J. Noland, lot No. 111	8 00	
Apr. 12	S. Fournier, lot No. 141	6 00	
Apr. 15	Mrs. Wolchick, lot No. 128	6 00	
Apr. 19	N. R. D. Sinclair, lot No. 292	8 00	
Apr. 22	F. Deeley, lot No. 129	6 00	
Apr. 22	R. Beaudro, lot No. 275	8 00	
May 4	D. Cameron, lot No. 215	20 00	
May 22	Nial Glover, lot No. 59	8 00	
May 27	G. G. Clegg, lot No. 82	8 00	
Aug. 22	J. Toals, lot No. 290	8 00	
Aug. 24	A. Tenevck, lot No. 280	8 00	
Aug. 24	E. McGeagh, lot No. 279	8 00	
Sept. 26	O. Gorgenson, lot No. 276	8 00	
Sept. 27	A. LeBarron, lot No. 277	8 00	
Oct. 12	J. Woodward, single plot	2 00	
Dec. 12	O. Johnson, lot No. 112	8 00	
Dec. 21	W. S. Weezie	8 00	
			142 00

DETAILED STATEMENT OF RECEIPTS.

Dog Tax—

L. Hurtibise	\$2 00
Wm. Gall	2 00
F. Wilson	2 00
W. Bonnah	2 00
S. Belland	2 00
G. Sanderson	2 00
E. Gordon	2 00
W. Eaton	2 00
F. Lake	4 00
Mrs. Ferguson	4 00
Dr. Cameron	2 00
H. Grewcoe	2 00
A. Sorgat	2 00
S. Buran	2 00
G. Hennessey	2 00
C. Kowalski	2 00
W. S. Carter	2 00
W. Rhodes	2 00
W. Cowan	2 00
W. H. Peterson	4 00
G. Clemes	2 00
P. Hancock	2 00
A. Moth	2 00
B. Rothschild	4 00
M. Henry	4 00
Mrs. McConomy	2 00
S. J. Mackey	2 00

Dog Tax—

J. Pawson	2 00
E. Hobson	2 00
D. Jamieson	2 00
A. Smith	2 00
S. J. Dempsay	2 00
J. E. Godding	2 00
N. Fassano	2 00
E. Caswell	2 00
W. Pert	2 00
Mrs. Hickey	2 00
I. Clement	2 00
F. Deeley	2 00
J. Moore	2 00
G. Bousquet	2 00
C. Dix	2 00
J. Bell	2 00
A. Morrisette	2 00
McPhee & Gardner	2 00
M. Rothschild	2 00
C. Downey	2 00
C. Sherwood	2 00
H. Hampton	2 00
A. Desjardins	2 00
E. Drake	2 00
J. Van Russell	2 00
A. Lebarron	2 00
B. Bogue	2 00
F. C. Ivy	2 00
E. Reed	2 00
A. St. Jean	2 00
E. Letang	2 00
E. Hardman	2 00
O. Sigouin	2 00
W. Martin	2 00
G. Barlow	2 00
J. Reed	2 00
R. Daly	2 00
C. Young	2 00
R. Gauthier	2 00
R. Williams	2 00
W. Eaton	2 00
F. Waldron	2 00
C. Smith	2 00
L. P. Therriault	2 00
N. Montgomery	2 00
W. Bonnah	2 00
Bishop Anderson	2 00
G. Bishop	2 00
M. McCluskey	2 00
Mrs. J. Graham	2 00
W. Martin	2 00
F. Lake	2 00
G. Wigglesworth	2 00
A. Sebastien	2 00
F. Wilson	2 00
C. Bernstein	2 00
J. Sanderson	2 00
S. Regambal	2 00
S. Commando	4 00
R. Beaudro	2 00
S. Belland	2 00
V. Solitario	2 00
M. Colizi	2 00
S. Webster	2 00
J. Russell	2 00
V. Desorimers	2 00
W. Gordon	2 00
N. Berthianne	2 00

Dog Tax—

A. Mahaffy	2 00
W. Bailey	2 00
A. Flinton	2 00
F. Brooks	4 00
G. Kydd	2 00
L. Hurtibise	2 00
D. Revels	2 00
F. Wood	2 00
R. Williams	2 00
E. Cottrell ;.....	2 00
Mr. Burkholder	4 00
G. Hennessey	2 00
A. Villeneuve	2 00
J. Barnes	4 00
T. Azar	2 00

238 00

Bitch Tax—

A. David	\$4 00
T. Buttery	4 00
F. Waldron	4 00
D. McKinnon	4 00
H. Kirk	4 00
Mrs. Salvador	4 00
W. Olton	4 00
F. Piccolo	4 00
P. Houston	4 00
P. Murphy	4 00
D. Bernard	4 00

44 00

Carters' Licenses—

W. Young	\$3 00
M. Henry	5 00
McPhee & Gardner	8 00
G. Cook	5 00
R. McIntosh	5 00
W. Young	3 00
G. Henry	3 00
H. Pawson	5 00
W. Marsh	3 00
M. Champagne	5 00
S. Court	5 00
L. Dumoulin	5 00
Gordon Cook	5 00
H. Hewson	5 00
R. Armstrong	5 00
N. Montgomery	5 00
M. Henry	3 00
McPhee & Gardner	3 00
A. Anderson	5 00
O. Thorkilson	5 00
A. Allard	5 00
G. Clemes	5 00

101 00

Pool Licenses—

G. Ibbitson	\$25 00
F. Clark	10 00
H. Goulet	20 00
Chas. McDonald	15 00
J. Palangio	15 00
Louis Thomas	20 00

105 00

Dairy Licenses—

A. Sigouin	\$1 00
P. Meyer	1 00
N. Berthianne	1 00
H. Levine	1 00

4 00

Laundry Licenses—

Jung Lee & Co.	\$5 00	
Cochrane Steam Laundry	5 00	
		10 00

Cigarette Licenses—

Carter Drug Co.	\$25 00	
Eli Joseph	25 00	
S. Elias	25 00	
J. Perkus & Co.	25 00	
E. M. Hobson	25 00	
N. Montgomery	25 00	
A. Vallee	25 00	
		175 00

Restaurant Licenses—

Luxury Cafe	\$5 00	
Northern Cafe	5 00	
King George Cafe	5 00	
Eli Joseph	5 00	
S. Elias	5 00	
T. Salvador	5 00	
		30 00

Auctioneer Licenses—

E. A. Cottrell	\$5 00	
		5 00

Soft Drink Licenses—

Eli Joseph	\$10 00	
E. Tichnoff	10 00	
S. Elias	10 00	
J. Palangio	10 00	
J. Salvador	10 00	
A. Anderson	10 00	
S. Buran	10 00	
J. A. Morin	10 00	
Perkus & Co.	10 00	
W. H. Peterson	10 00	
N. Fassano	10 00	
N. Montgomery	10 00	
H. Goulet	10 00	
T. Elias	10 00	
C. McDonald	10 00	
Louis Thomas	10 00	
		160 00

Employment Office Licenses—

Perkus & Co.	\$10 00	
		10 00

Transient Traders' Licenses—

Lamothe Bros.	\$50 00	
		50 00

Provincial Railway Tax—

Distribution for year 1914	\$137 20	
Distribution for year 1915	122 70	
Distribution for year 1916	100 70	
		360 60

Gravel—

May 4 A. Taylor, 40 loads	\$10 00	
May 4 W. E. Picoud, 6 loads	1 50	
May 15 Jno. Williams, 30 loads	7 50	
May 25 Chas. Johnston, 5 loads	1 25	
May 27 Chas. Johnston, 2 loads	50	
May 31 Rev. Edwards, 10 loads	2 50	
June 5 Oliver & Edwards, 50 loads	12 50	
June 14 Oliver & Edwards, 50 loads	12 50	
June 19 J. E. Gooding, 6 loads	1 50	
July 14 Oliver & Edwards, 50 loads	12 50	
Aug. 15 Taylor Hardware, 30 loads	7 50	
Aug. 22 E. M. Hobson, 25 loads	6 25	
Aug. 24 Geo. Wilkins, 40 loads	10 00	
Sept. 29 H. Bishop, 12 loads	3 00	
Nov. 9 Oliver & Edwards, 25 loads	8 75	
Dec. 13 A. Taylor, 10 loads	2 50	
		100 25

Insurance—(Covering Insurance on Fire Hall, Equipment and Stable).

Aug. 25	Union Assurance Company	\$1,330 00
Sept. 13	London & Lancashire Co.	1,330 00
Oct. 5	General Fire Insurance Co.	665 00
Dec. 1	Northern Assurance Co.	665 00

3,990 00

Grants—

Sept. 18	Ontario Government Public School Grant	81 00
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Building Permits—

J. Tadesco	\$1 00
Bank of Ottawa	1 00
Taylor Hardware Co., Ltd.	2 00
G. Warrell	1 00
A. K. Chamandy	1 00
B. Rothschild	1 00
O. Quesnel	1 00
H. Bishop	1 00
W. S. Carter	1 00
A. Wallace	1 00

11 00

Grave Digging—

May 23	Nial Glover	\$2 50
Aug. 22	J. Toals	2 50
Aug. 24	A. Teneyck	2 50
Sept. 26	O. Georgenson	2 50
Sept. 27	A. LeBarron	2 50
Oct. 12	J. Woodward	2 50
Nov. 25	E. McGeagh	2 50
Dec. 21	W. Sweezie	2 50

20 00

Miscellaneous Receipts—

Jan. 7	S. L. Bradley (costs <i>re</i> taxed deed)	\$3 01
21	Harmer & Durack (return of overcharge on furniture)	8 80
25	W. McDougall, tax items	25 25
26	W. Young, tax items	15 74
Feb. 15	W. S. Blackwell, license fund	1 00
26	Cobalt Nugget, tax item	1 02
Mar. 18	S. J. Mackey, Board of Health sund.	15 75
27	Mrs. Peterson, repairs to water tap	2 50
May 15	Jno. Williams, gravel account	8 00
July 27	Poll tax, per Jno. A. Crawford	50 00
Aug. 3	J. Rose, hay on Commando Park	25 00
22	W. McD. Douglas, return of deputation expenses, unspent	58 15
30	A. K. Chamandy, water	5 50
Oct. 2	W. McD. Douglas, motion blanks	1 30
Dec. 15	Jno. A. Crawford, poll tax coll.	25 00
15	Chas. St. Germain	13 05
15	A. Burgess	5 80

264 87

Fire Relief Fund—

Dec. 13	Transferred from special account to general account money spent to this date	2,162 66
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Insurance Fund—

Dec. 13	Transferred from special account to general account, money spent to date on fire hall and fire equipment	2,225 46
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Fines.

Police Department—

April—	Magistrate Dempsay, return of fines	\$14 00
May —	Jno. A. Crawford, fines <i>re</i> dogs	8 00
June—	Magistrate Dempsay, return of fines	17 00
Dec. —	Magistrate Dempsay, liquor fines	220 00
Dec. —	Magistrate Dempsay, sundry fines	22 00

281 00

Police Fees.

Jno. A. Crawford—January fees	\$14 00	
“ “ —February fees	15 00	
“ “ —Dist. returns, March	59 82	
“ “ —April fees	15 00	
“ “ —May fees	40 00	
“ “ —June fees	20 00	
“ “ Dist. returns, August	7 50	
“ “ Nov. fees	20 00	
“ “ December fees	21 30	
		212 62

Advances Returned.

Mar. 22 Dis. Treasurer, advances re prisoners returned..	\$140 80	
Aug. 30 Dis. Treasurer, advances re prisoners returned .	30 00	
		170 80
Total receipts		\$47,512 89

DETAILED STATEMENT OF DISBURSEMENTS.

January 1st, 1916, to December 31st, 1916.

Salaries and Allowances.

E. Caswell, Town Foreman at \$1,020 per year	\$1,019 47	
Jno. A. Crawford, Constable at \$960 per year	1,000 00	
H. J. Brown, Clerk and Treasurer, \$1,000.00 per year	1,000 00	
J. Rose, Scavenger at 1,000.00 per year	1,000 00	
H. F. Hampton, pumpman at \$600.00 per year (salary to Oct. 31st, 1916)	450 00	
N. W. Burkett, pumpman at \$600.00 per year	150 00	
G. Lawson, balance due on 1915 collector's salary	226 75	
Henry Glover, Provincial Municipal audit	240 00	
John Clark, Assessor's salary	230 00	
Dr. Cameron, M.H.O. (half year's salary)	200 00	
W. McD. Douglas, allowance as Acting Clerk	30 00	
		\$5,546 22

Insurance.

Feb. 10 Jas. Stewart, insurance premium	\$122 40	
10 S. L. Bradley, insurance premium	121 74	
Mar. 23 General Accident Assurance Co., (Employers' Lia- bility Policy)	82 90	
23 Ocean Accident Assurance Co., (Treasurer's bond) ..	20 00	
23 W. McD. Douglas, insurance premium	122 11	
		469 15

Interest.

Bank of Ottawa, interest on overdraft—January	\$70 77	
“ “ “ “ —February	79 66	
“ “ “ “ —March and April	179 65	
“ “ “ “ —May	112 66	
“ “ “ “ —June	85 80	
“ “ “ “ —July	103 70	
“ “ “ “ —August	115 80	
“ “ “ “ —September	105 54	
“ “ “ “ —October	134 70	
“ “ “ “ —November	49 85	
“ “ “ “ —December	59 85	
		1,097 98

Public School Board.

Treasurer, Public School Board—January	\$500 00	
“ “ “ —February	500 00	
“ “ “ —March	400 00	
“ “ “ —April	400 00	
“ “ “ —May	400 00	
“ “ “ —June	500 00	
“ “ “ —September	500 00	
“ “ “ —October	500 00	
“ “ “ —(Grant)	81 00	
“ “ “ —December	1,698 95	
		5,479 95

Separate School Board.

Separate School Board, levy	2,440 24
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Debentures.

Under By-law 101	\$1,008 55	
“ “ 28	1,716 10	
“ “ 19	909 42	
“ “ 104	648 35	
“ “ 52	971 31	
“ “ 46	1,512 50	
		6,766 23

Debenture Interest.

Under By-law 101	\$2,042 91	
“ “ 28	2,643 26	
“ “ 19	1,270 24	
“ “ 104 (June payment)	656 70	
“ “ 52	1,644 23	
“ “ 46	1,320 40	
“ “ 104 (December payment)	614 07	
		10,191 81

Proceeds of Debenture Sales.
(Paid to Public School Board)

Debenture No. 26, under by-law 101	\$143 70	
Debenture Nos. 20 and 21, under by-law 101	1,715 94	
		1,859 64
Balance of proceeds of sales to Wood, Gundy & Co., at 95.		

Accrued Interest on Public School Debenture Sales.
(Transferred from General Account to Special Account.)

Accrued interest on debenture No. 26	\$0 55	
Accrued interest on debenture Nos. 20-21	8 02	
		8 57

Tax Sale Redemptions (Money Returned.)

Jan. 13 H. C. Corby, money paid on lot No. 269	\$85 40	
13 G. A. Bremner, money paid on lot No. 206	62 09	
		147 49

Law Costs.

Jan. 13 W. H. Lewis, reg. fee by-law 134	\$2 05	
July 27 Malone, Malone & Long, advice	5 00	
Nov. 21 Day, Ferguson & McDonald, costs re Carter vs. Town of Cochrane	71 40	
Dec. 14 W. H. Lewis, registration fees	6 85	
14 Jno. Greer, re Hagar	15 00	
22 W. H. Lewis, register	2 08	
		102 38

Charity.

Feb. 10	R. Williams, costs <i>re</i> hospital, etc.	\$74 75	
June 22	Harmer & Co., burial <i>re</i> Commando	10 00	
June 22	E. M. Hobson, supplies	3 00	
Dec. 19	Gus Peterson, railway ticket	13 25	
			101 00

Board of Health.

Jan. 20	Prov. Board of Health, district expenses	\$103 94	
Jan. 20	E. Caswell, express	50	
Apr. 13	E. Caswell, express	75	
May 27	E. Caswell, express	60	
June 22	E. Caswell, express	85	
July 27	A. Fudge, labor <i>re</i> scavenger box	2 50	
	E. Caswell, express	2 75	
	Knight Bros., lime	4 30	
Oct. 12	Wilson Bros., work <i>re</i> scavenger box	5 00	
	E. Caswell, freight and express	6 08	
Nov. 9	McPhee & Gardner, team work at 60c. per hour	1 50	
Dec. 14	Taylor Hardware Co., Ltd., disinfectant	25 30	
	Knight Bros., Ltd., lumber <i>re</i> waggon box	5 30	
	Knight Bros., Ltd., lime	22 35	
			181 72

Electric Light and Pumping.

The Northern Ontario Light & Power Co.—January	\$294 67	
“ “ “ —February	258 22	
“ “ “ —March	281 42	
“ “ “ —April	210 75	
“ “ “ —May	324 89	
“ “ “ —June	264 87	
“ “ “ —July	264 87	
“ “ “ —October	238 86	
“ “ “ —November	9 15	
“ “ “ —December	1,029 68	
		3,177 38

(Payments applied as follows: Pumping, \$2,396.70; street lighting, \$665.83; town hall lighting, \$35.50; fire hall lighting, \$36.95; pump house lighting, \$41.20.

Fuel.

Jan. 20	H. Pawson, coal	\$36 75	
Feb. 10	“ “	42 00	
Mar. 23	“ “	47 25	
Apr. 13	“ “	52 50	
June 22	“ “	10 50	
Nov. 9	“ “	34 00	
Dec. 14	“ “	25 00	
			248 00

Grants.

Oct. 19	British Red Cross Fund	\$250 00	
			250 00

Special Insurance Account.

Sept. 2	Transferred insurance received to special account ..	\$1,330 00	
Oct. 11	Transferred insurance received to special account ..	1,995 00	
Dec. 6	Transferred insurance received to special account ..	665 00	
			3,990 00

Waterworks Extension, Etc.

Apr. 18	Transferred to special account debenture money unspent (By-law 134)	\$579 98	
			\$579 98

Grave Digging.

July 13	A. Fudge, grave for Dionnell	\$2 50	
Aug. 11	A. Fudge, grave for Palmer	2 50	
Sept. 5	A. Boivn, grave for Teneyck	2 50	
	A. Fudge, grave for Toals	2 50	
	A. Fudge, grave for Pearce	2 50	
	A. Fudge, grave for McGeagh	2 50	
	A. Fudge, grave for Sorgat	2 50	
	A. Fudge, grave for Sweezie	2 50	
	A. Fudge, grave for soldiers	2 50	
Oct. 5	S. Holk, grave for Gorgenson	2 50	
	S. Holk, grave for LeBarron	2 50	
			27 50

Gravel Pit.

July 13	E. Drake, labor at 25c. per hour	\$5 00	
	A. Fudge, labor at 25c. per hour	5 00	
Aug. 11	A. Walusky, labor at 25c. per hour	2 50	
			12 50

Cemetery.

July 13	E. Drake, labor at 25c. per hour	\$2 50	
	A. Fudge, labor at 25c. per hour	2 50	
July 27	E. Drake, labor at 25c. per hour	5 00	
Oct. 21	M. Ferota, labor at 30c. per hour (fencing)	15 00	
July 27	A. Fudge, labor at 25c. per hour	5 00	
Oct. 26	O. Loritta, labor at 30c. per hour (fencing)	16 50	
Nov. 9	J. Moreau, labor at 30c. per hour (fencing)	18 00	
	J. Sella, labor at 30c. per hour (fencing)	9 00	
	J. Sandro, labor at 30c. per hour (fencing)	9 00	
	S. Holk, labor at 30c. per hour (fencing)	15 00	
	A. Mesga, labor at 30c. per hour (fencing)	13 80	
	McPhee & Gardner, labor at 60c. per hour (fencing) ..	13 80	
Dec. 14	Taylor Hardware Co., fence material, etc.	100 51	
			225 61

Cemetery Morgue.

Nov. 9	Robt. King & Son, labor at 65c. per hour	\$16 75	
	A. Van Russell, labor at 30c. per hour	5 00	
Nov. 18	A. Mesga, labor at 30c. per hour	3 00	
Dec. 14	Taylor Hardware Co., Ltd., material	22 85	
			47 60

Provincial War Tax.

Jan. 20	Provincial Treasurer, 1915, 1-mill levy	1,068 56
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Office Expense.

Feb. 10	H. J. Brown, sundry office expenses	\$19 05	
Feb. 22	Postmaster, stamps for assessor	10 00	
Mar. 23	H. J. Brown, sundry office expenses	10 20	
	Postmaster, stamps	10 00	
Apr. 10	Postmaster, stamps for assessor	10 00	
Apr. 27	Postmaster, stamps for assessor	10 00	
Apr. 29	Postmaster, stamps for assessor	5 00	
	Bank of Ottawa, telegram	92	
May 25	Postmaster, stamps	10 00	
May 27	H. J. Brown, sundry office expenses	3 73	
Sept. 2	Postmaster, stamps	10 00	
Oct. 2	Postmaster, stamps re tax notices	40 00	
Oct. 4	Postmaster, stamps re tax notices	6 00	
Oct. 11	Postmaster, stamps re tax notices	10 00	
Oct. 12	H. J. Brown, sundry office expenses	10 25	
Nov. 2	Postmaster, stamps	10 00	
Dec. 14	H. J. Brown, disbursements	11 81	
			186 96

Refunds.

Jan. 21	W. Eaton, water frontage refund	\$1 50
Feb. 10	J. A. Crawford, water frontage refund	7 00
Mar. 16	Father LaRocque, water frontage refund	11 60
	S. L. Bradley	7 20
May 11	W. Sweezie, refund <i>re</i> taxes	53
June 29	A. J. Jackson, refund <i>re</i> taxes	4 01
Sept. 5	G. Taylor Hardware Co., refund of gravel charge ..	7 50
Sept. 5	E. M. Hobson, refund of gravel charge	6 25
Nov. 9	G. Wilkins, refund of gravel charge	10 00

55 59

Jail and Town Hall Repairs.

Feb. 10	Van Russell Bros., repairs	\$1 75
	Taylor Hardware Co., supplies	4 45
Mar. 23	Wilson Bros., repairs to cells	12 50
	Knight Bros., lumber	4 50
Apr. 13	Van Russell Bros., repairs	3 90
	Taylor Hardware Co., supplies	15 75
Nov. 9	Mrs. Jos. Gauthier, J. Gauthier, repair account	4 20

47 05

Furniture.

Jan. 21	Harmer & Durack, town hall furniture	86 94
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Printing and Advertising.

Jan. 20	<i>The Northland Post</i> , financial statement, etc.	\$58 75
Feb. 10	<i>Canadian Municipal Journal</i> , advertising	8 00
	<i>Northland Post</i> , ad. <i>re</i> by-laws	6 90
	<i>Northland Post</i> , fire department, printing	4 00
Mar. 23	<i>Municipal World</i> , stationery	22 28
	<i>The Claybelt</i> , printing	8 25
	<i>The Northland Post</i> , printing	13 95
	The King's Printer, statutes	75
	J. Doust, stationery	8 50
	Sutcliffe & Neelands, prints	1 00
May 27	<i>The Claybelt</i> , printing, etc.	7 00
	<i>The Northland Post</i> , printing, etc.	1 75
May 31	The Dominion Express Co., charges on books	1 25
June 22	<i>The Northland Post</i> , advertising	2 00
	Grand & Toy, stationery and books	44 25
June 28	<i>Ontario Gazette</i> , advertising <i>re</i> tax sale	24 00
July 27	<i>The Northland Post</i> , advertising, etc.	56 00
	S. J. Mackey, stationery	3 55
	<i>The Municipal World</i> , supplies	46 75
Oct. 12	S. B. Beare, stationery	3 50
	<i>The Northland Post</i> , advertising, etc.	230 35
	<i>The Claybelt</i> , advertising, etc.	19 00
Dec. 14	<i>The Municipal World</i> , stationery	9 32

581 10

Fire Department Maintenance.

Jan. 13	J. Beadman, December pay roll	\$1 50
	E. Drake, December pay roll	8 00
	I. Comeau, December pay roll	2 00
Jan. 20	F. A. Child, hardware supplies	15 65
	Cochrane Tel. Co., fire alarm	6 78
Feb. 10	F. A. Child, supplies	25
	C. Dix, repairs	1 40
	E. Drake, pay roll	7 00
	M. Henry, pay roll	1 20
	McPhee & Gardner, pay roll	2 50

Mar. 22	W. S. Imber, supplies	1 20
	E. Drake, pay roll	5 00
	J. Beadman, pay roll	4 00
	McPhee & Gardner, pay roll	4 00
May 6	McPhee & Gardner, pay roll	6 00
	E. Drake, pay roll	4 00
	A. Fudge, pay roll	2 00
	B. Barchuke, pay roll	2 00
	H. Barchuke, pay roll	2 00
May 19	Can. Express Co., charges	1 00
May 25	T. & N. O. Ry., freight charges	96
June 22	Can. Consolidated Rubber Co., boots	24 60
	Taylor Hardware Co., hardware supplies	3 15
	Est. F. A. Child, hardware supplies	1 25
July 13	E. Drake, pay roll	10 00
	McPhee & Gardner, pay roll	2 40
	A. Fudge, pay roll	12 50
July 27	E. Drake, pay roll	7 50
	A. Fudge, pay roll	8 75
	W. Young, pay roll	1 00
	Gutta Percha Rubber Co., coats, etc.	33 00
Oct. 12	Wilson Bros., repairs	1 25
Oct. 26	Valliere & Bleau, cutting wood	6 00
Nov. 9	Mrs. Jos. Gauthier, J. Gauthier account	2 95
Dec. 14	F. Morines, labor at 30c. per hour	9 00
	E. Pawson, carting	1 00
	Taylor Hardware Co., Ltd., sundries	1 35

204 14

Firemen's Wages.

Feb. 10	G. Barlow, December and January pay roll	\$18 00
	F. Clark, " "	16 50
	H. J. Ward, " "	6 50
	H. J. Ward, " "	6 00
	F. Ainsworth, " "	8 50
	A. Woolley, " "	6 75
	W. Imber, " "	13 50
	J. Gauthier, " "	11 50
	D. Gamelin, " "	13 50
	R. Charlick, " "	11 50
	P. Murphy, " "	7 75
	A. Solmonson, " "	12 50
	E. Allison, " "	9 75
	J. Rose, " "	3 75
	C. MacLeod, " "	6 75
	M. Henry, " "	17 50
	V. Eloy, " "	3 75
	A. Teneyck, " "	2 00
	J. Gooding, December pay roll	2 75
	C. F. Ivy, " "	6 50
Apr. 13	F. Clark, February pay roll	4 00
	A. Solmonson, " "	1 00
	G. Barlow, " "	2 00
	J. Gauthier, " "	2 00
	W. Imber, " "	2 00
	E. Allison, " "	1 00
	A. Woolley, " "	1 00
	D. Gamelin, " "	1 00
	P. Murphy, " "	1 00
	R. Peel, " "	1 00
	A. Teneyck, " "	1 00
	H. Ward, " "	1 00
	A. Ainsworth, " "	1 00
	C. MacLeod, " "	2 00
July 27	F. Clark, April, May and June pay rolls	16 50
	G. Barlow, " "	8 25
	J. Gauthier, " "	5 00
	H. Ward, " "	2 00
	A. Woolley, " "	2 00

	C. MacLeod, April, May and June pay rolls	1 00
	E. Allison, " "	4 00
	W. Harding, " "	4 00
	D. Gamelin, " "	2 00
	J. Wilson, " "	7 25
	F. Ainsworth, " "	2 25
	V. Eloy, " "	5 25
	W. Imber, " "	8 25
	M. Henry, " "	10 00
	McPhee & Gardner, " "	6 00
	Mr. Holditch, " "	1 00
	Mr. Marsh, " "	2 00
Oct. 12	F. Clark, July and August pay rolls	2 00
	G. Barlow, " "	1 00
	C. MacLeod, " "	1 00
	W. Harding, " "	1 00
	E. Allison, " "	1 00
	V. Eloy, " "	1 00
	W. Imber, " "	1 00
	F. Ainsworth, " "	1 00
	W. H. Peterson, " "	5 00
		307 00

Firemen's Wages.

(Expended re July 29th Fire.)

Oct. 12	F. Clark, July and August pay rolls	\$5 50
	G. Barlow, " "	2 75
	J. Wilson, " "	2 75
	C. MacLeod, " "	2 75
	W. Harding, " "	2 75
	E. Allison, " "	2 75
	V. Eloy, " "	2 75
	W. Imber, " "	4 35
	F. Ainsworth, " "	3 75
	M. Henry, " "	5 00
	W. Young, " "	5 00
	McPhee & Gardner, " "	1 00
	D. Gamelin, " "	1 00
		42 10

Fire Department.

(Expended re July 29th Fire.)

Aug. 11	E. Drake, town pay roll, at 25c. per hour	\$7 50
	A. Fudge, town pay roll, at 25c. per hour	6 25
	A. Eaton, town pay roll, at 25c. per hour	1 00
	McPhee & Gardner, town pay roll, at 60c. per hour	6 00
Sept. 5	E. Drake, town pay roll, at 25c. per hour	26 75
	A. Fudge, town pay roll, at 25c. per hour	11 50
	E. Pawson, town pay roll, at 60c. per hour	3 00
	N. Lanagan, town pay roll, at 25c. per hour	5 00
	A. Gage, town pay roll, at 25c. per hour	1 50
	McPhee & Gardner, town pay roll, at 50c. per hour	9 00
Sept. 7	R. W. Daly, express	1 00
Oct. 6	McPhee & Gardner, town pay roll	7 40
Oct. 12	G. Henderson, labor	2 40
	E. Caswell, freight disb.	2 96
Oct. 21	M. Ferota, labor, at 30c. per hour	3 00
Nov. 9	J. Reed, wiring	1 00
Dec. 14	E. Caswell, freight	1 55
		96 81

Fire Department Equipment.

(Expended re July 29th Fire.)

Oct. 12	Gutta Percha Rubber Co., hose	\$964 63	
	Can. Consolidated Rubber Co., boots	24 90	
Nov. 9	People's Hardware, supplies	1 70	
	Gutta Percha Rubber Co., supplies	2 13	
Dec. 14	Taylor Hardware Co., lanterns, etc.	32 10	
			1,025 46

Roads.

(Expended re July 29th Fire.)

Aug. 11	A. Walusky, labor at 25c. per hour	\$2 50	
Sept. 5	E. Drake, labor at 25c. per hour	12 00	
	A. Fudge, labor at 25c. per hour	10 00	
	McPhee & Gardner, labor at 60c. per hour	9 00	
Oct. 21	M. Ferota, labor at 30c. per hour	18 00	
			51 50

Waterworks Maintenance and Supplies.

(Expended re July 29th Fire.)

Aug. 11	E. Drake, labor at 25c. per hour	\$5 00	
	A. Fudge, labor at 25c. per hour	6 25	
Sept. 4	R. W. Daly, express	1 65	
Oct. 6	M. Ferota, labor at 30c. per hour	5 80	
	K. Beilek, labor at 30c. per hour	12 00	
	S. Holk, labor at 30c. per hour	2 50	
	A. Mesga, labor at 30c. per hour	5 80	
	G. Cook, labor at 60c. per hour	1 20	
	McPhee & Gardner, labor at 60c. per hour	2 50	
	Wilson Bros., repairs	65	
Oct. 12	E. Caswell, freight disb.	2 68	
Nov. 9	Kerr Engine Co., supplies	39 90	
	Meuller Mfg. Co., supplies	28 31	
Dec. 14	S. Dix, repairs	2 70	
	People's Hardware, supplies	1 60	
	Empire Mfg. Co., supplies	45 78	
			164 32

Sidewalk Construction.

(Expended re July 29th Fire.)

Sept. 26	Can. Govt. Rys., freight, car of lumber	\$61 46	
Oct. 6	M. Ferota, labor at 30c. per hour	8 00	
	S. Holk, labor at 30c. per hour	8 00	
	G. Cook, labor at 60c. per hour	3 00	
Oct. 21	M. Ferota, labor at 30c. per hour	15 00	
Nov. 9	J. Moreau, labor at 30c. per hour	4 50	
	S. Holk, labor at 30c. per hour	21 00	
	A. Mesga, labor at 30c. per hour	22 50	
	A. Baldwin, labor at 30c. per hour	3 00	
	J. Rumford, labor at 30c. per hour	3 00	
	McPhee & Gardner, labor at 60c. per hour	3 00	
	People's Hardware Co., supplies	12 90	
	O'Brien, Fowler & McDougal, lumber	389 11	
	J. Bradette, sawing	8 06	
Nov. 18	A. Mesga, labor at 30c. per hour	3 00	
Dec. 14	F. Morines, labor at 30c. per hour	9 00	
	Taylor Hardware Co., nails, etc.	7 50	
Oct. 6	A. Mesga, labor at 30c. per hour	8 00	

Tools.(Expended *re* July 29th Fire.)

Dec. 14	Taylor Hardware Co., tools	\$21 90	
	People's Hardware Co., tools	1 00	
			22 90

Rent.(Expended *re* July 29th Fire.)

Oct. 17	Mrs. J. Gauthier, rent of fire hall	\$30 00	
Nov. 6	Mrs. J. Gauthier, rent of fire hall	30 00	
Dec. 6	Mrs. J. Gauthier, rent of fire hall	60 00	
			120 00

Refunds.(Expended *re* July 29th Fire.)

Oct. 12	Lamothe Bros., refund of portion of transient traders' license	\$25 00	
			25 00

Maintenance of Sidewalks.

July 13	E. Drake, labor at 25c. per hour	\$15 00	
	A. Fudge, labor at 25c. per hour	24 75	
July 18	A. Dumoulin, labor at 25c. per hour	75	
			40 50

Miscellaneous Expenditure.

Jan. 20	Cochrane Telephone Co., foreman's phone	\$10 00	
Feb. 29	Bank of Ottawa, telegram	92	
Mar. 23	H. J. Brown, 1915 registrations, births, etc.	33 80	
Apr. 13	Taylor Hardware Co., Ltd., sundries	6 50	
May 27	Cochrane Telephone Co., foreman's phone	10 00	
May 27	Hamilton Stamp Works, dog tags	6 47	
June 16	A. Fudge, labor	2 50	
July 3	Mrs. C. Kowalski, scrubbing the town hall	2 00	
July 27	Taylor Hardware Co., sundries	2 25	
	J. J. Turner & Son, flag	9 14	
Aug. 11	W. McD. Douglas, advance to deputation to Toronto, <i>re</i> finances	100 00	
Sept. 5	Mrs. C. Kowalski, scrubbing the town hall	2 00	
Nov. 9	People's Hardware Co., sundries	2 50	
Nov. 30	Chas. St. Germain, money order charged back	13 05	
	A. Burgess, money order charged back	5 80	
Dec. 14	H. J. Brown, commission on 1916 tax sales	54 45	
	United Typewriter Co., repairs	8 06	
	Taylor Hardware Co., Ltd., sundries	2 75	
			272 13

Fire Hall.

Dec. 14	Public School Board, school property, lot 262	2,250 00
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Waterworks Extensions and Casing Tank.

Jan. 20	F. A. Child, supplies <i>re</i> extensions to school and hospital, 1915	\$3 50	
	Chas. Giles, well connections, 1915	40 59	
Jan. 27	Van Rassel Bros., on account of tank contract	400 00	
Jan. 27	Van Rassel Bros., on account of tank contract	270 00	
Feb. 17	W. H. Lewis, costs <i>re</i> extension by-law	4 05	
Mar. 1	Van Rassel Bros., balance on tank contract	167 50	
Mar. 23	W. H. Warke, advice <i>re</i> extension by-law	10 00	
Apr. 13	Northland Post, advertising <i>re</i> by-law	3 15	
	Brent, Nixon & Co., printing bonds	30 00	
	Gartshore, Thomson & Co., 1915 pipe account	1,564 68	
May 27	Malone, Malone & Long, advice <i>re</i> by-law	10 00	
			2,503 47

Waterworks Maintenance.

Jan. 13	E. Drake, labor at 20c. per hour	\$9 00
	M. Henry, labor at 60c. per hour	18 00
	W. Gardner, labor at 60c. per hour	3 00
Jan. 20	F. Child, hardware supplies	2 05
	Knight Bros., lumber	2 05
	S. Ledger, nails	80
	A. Vallee, lumber	2 45
Feb. 2	T. Zuck, labor at 25c. per hour	3 50
	C. Harvak, labor at 25c. per hour	4 00
Feb. 10	S. J. Mackey, saltpetre	3 85
	F. Child, supplies	35
Feb. 23	F. J. Mackey, saltpetre	3 50
	F. A. Child, supplies	55
Apr. 13	E. Drake, labor at 20c. per hour	2 50
May 6	Dominion Express Co., charges	2 95
May 26	T. & N. O. Ry., freight	1 18
June 16	E. Drake, labor at 25c. per hour	21 25
June 22	Empire Mfg. Co., supplies	45 79
	Taylor Hardware Co., supplies	17 60
	F. A. Child, supplies	24 52
July 27	Empire Mfg. Co., supplies	11 02
Aug. 11	A. Mesga, labor at 25c. per hour	5 00
	T. Harvak, labor at 25c. per hour	5 00
Nov. 9	J. Sella, labor at 30c. per hour	6 00
	J. Sandro, labor at 30c. per hour	6 00
	S. Holk, labor at 30c. per hour	21 00
	A. Mesga, labor at 30c. per hour	18 00
	M. Henry, labor at 60c. per hour	8 40
	G. Cook, labor at 60c. per hour	3 00
	McPhee & Gardner, labor at 60c. per hour	18 00
	Northern Ont. Light & Power Co., services	10 00
Nov. 18	S. Holk, labor at 30c. per hour	10 50
Nov. 23	Mrs. H. Wise, water main connection	2 45
	Eug. Robinson, water main connection	2 45
Dec. 14	F. Morines, labor at 30c. per hour	6 00
	Taylor Hardware Co., Ltd., sundries	11 90
	McPhee & Gardner, labor at 60c. per hour	13 80

327 41

Maintenance of Roads.

Jan. 13	E. Drake, labor	\$2 00
	W. Gardner, labor	7 00
Jan. 20	Wilson Bros., repairs to plow	2 90
Feb. 10	F. Child, supplies	1 00
	E. Drake, labor at 20c. per hour	5 00
	McPhee & Gardner, labor	18 00
Mar. 23	Wilson Bros., repairs	2 45
	E. Drake, labor at 20c. per hour	3 00
	W. Young, labor at 20c. per hour	1 50
	McPhee & Gardner, labor at 60c. per hour	3 80
Apr. 13	E. Drake, labor at 20c. per hour	5 10
	A. St. Jean, labor at 20c. per hour	1 00
	E. Brazeau, labor at 20c. per hour	1 00
May 6	McPhee & Gardner, labor at 60c. per hour	1 80
	E. Drake, labor at 20c. per hour	4 00
	H. Barchuke, labor at 20c. per hour	2 00
June 16	E. Drake, labor at 25c. per hour	7 50
	Mr. Orde, labor at 60c. per hour	12 00
	G. Cook, labor at 60c. per hour	12 00
	I. Comeau, labor	1 00
June 22	Taylor Hardware Co., supplies	6 10
	A. Vallee, lumber	16 60
July 13	E. Drake, labor at 25c. per hour	8 75
	McPhee & Gardner, labor at 60c. per hour	8 40
	M. Henry, labor at 60c. per hour	15 00
	G. Cook, labor at 60c. per hour	3 00

	S. Court, labor at 60c. per hour	3 00	
	A. Fudge, labor at 25c. per hour	6 25	
July 27	G. Cook, labor at 60c. per hour	1 20	
	Taylor Hardware Co., Ltd., supplies	5 65	
Oct. 12	Wilson Bros., blacksmithing	5 30	
Nov. 9	S. Holk, labor at 30c. per hour	12 00	
	A. Mesga, labor at 30c. per hour	7 20	
	McPhee & Gardner, labor at 60c. per hour	12 30	
	A. Vallee, lumber	39 32	
			244 12

Maintenance of Sewers.

Mar. 23	E. Drake, labor at 20c. per hour	\$2 00	
May 6	A. Allison, labor	1 00	
	W. Harding, labor	1 00	
	McPhee & Gardner, labor at 60c. per hour	6 00	
	E. Drake, labor at 20c. per hour	2 00	
	B. Barchuke, labor at 20c. per hour	2 00	
June 16	E. Drake, labor at 25c. per hour	24 50	
	A. Fudge, labor at 25c. per hour	24 50	
	F. Carino, labor at 20c. per hour	23 20	
June 22	Taylor Hardware Co., Ltd., sundries	75	
July 13	M. Henry, labor at 60c. per hour	10 80	
July 18	A. Dumoulin, labor at 25c. per hour	2 25	
July 27	E. Drake, labor at 25c. per hour	7 50	
	A. Fudge, labor at 25c. per hour	7 50	
	Knight Bros., supplies	6 75	
			121 75

Police Department.

Jan. 20	Anderson House, prisoners' meals	\$1 80	
Mar. 23	C. A. MacLeod, police uniform	36 80	
	D. McKinnon, police uniform	36 40	
Apr. 5	J. A. Crawford, advance of costs <i>re</i> prisoners	30 00	
Apr. 13	J. A. Crawford, disbursements	7 60	
	Anderson House, meals	3 50	
Apr. 29	T. & N. O. Ry., 1915 account <i>re</i> messages Mal.	11 78	
May 27	C. Giles, jail repairs	4 60	
	Cochrane Telephone Co., police phone	6 00	
June 22	Cochrane Telephone Co., police phone (residence) ..	10 00	
July 3	C. McGillis, Civic Holiday, special constable	4 00	
	E. Eloy, Civic Holiday, special constable	4 00	
	G. Henderson, Civic Holiday, special constable	4 00	
July 22	E. Brazeau, catching dogs	6 50	
July 27	Taylor Hardware Co., Ltd., supplies	2 60	
Apr. 13	W. Warrell & Son, straw for dog prison	1 00	
Dec. 4	J. A. Crawford, exp. <i>re</i> Temperance Act	50 00	
	J. A. Crawford, advance of costs, pris.	32 15	
Dec. 14	Anderson House, prisoners' meals	2 75	
			255 48
Total disbursements			\$53,641 27

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THIRTY-SECOND ANNUAL REPORT
OF THE
COMMISSIONERS
FOR THE
Queen Victoria Niagara Falls
Park
1917

PRINTED BY ORDER OF
THE LEGISLATIVE ASSEMBLY OF ONTARIO



TORONTO:
Printed by A. T. WILGRESS, Printer to the King's Most Excellent Majesty
1918

Printed by
WILLIAM BRIGGS,
Corner Queen and John Streets,
TORONTO.

COMMISSIONERS FOR THE QUEEN VICTORIA NIAGARA FALLS PARK

P. W. ELLIS, Chairman, Toronto.

GEORGE H. WILKES, Brantford.

COLONEL L. CLARKE RAYMOND, K.C., Welland.

LIONEL H. CLARKE, Toronto.

WILLIAM L. DORAN, Niagara Falls.

JAMES D. CHAPLIN, St. Catharines.

DR. H. Y. GRANT, Niagara Falls.

JOHN H. JACKSON, C.E.,
Superintendent.

J. HARRISON PEW,
Assistant Superintendent.

J. F. QUILLINAN,
Accountant.

HENRY J. MOORE,
Chief Gardener.

WALTER M. GORING,
Assistant Engineer.

PARLIAMENT BUILDINGS,

TORONTO.

*To the Honourable JOHN STRATHEARN HENDRIE, C.V.O., a Lieutenant-Colonel
in the Militia of Canada, etc., etc., etc.,*

Lieutenant-Governor of the Province of Ontario.

MAY IT PLEASE YOUR HONOUR:

I beg to submit herewith the Thirty-second Annual Report of the Queen
Victoria Niagara Falls Park Commission, 1917.

I have the honour to be,

Your Honour's most obedient servant,

W. D. MCPHERSON,

Provincial Secretary.

To the Honourable W. D. McPHERSON, K.C., M.P.P., Provincial Secretary, Province of Ontario, Parliament Buildings, Toronto.

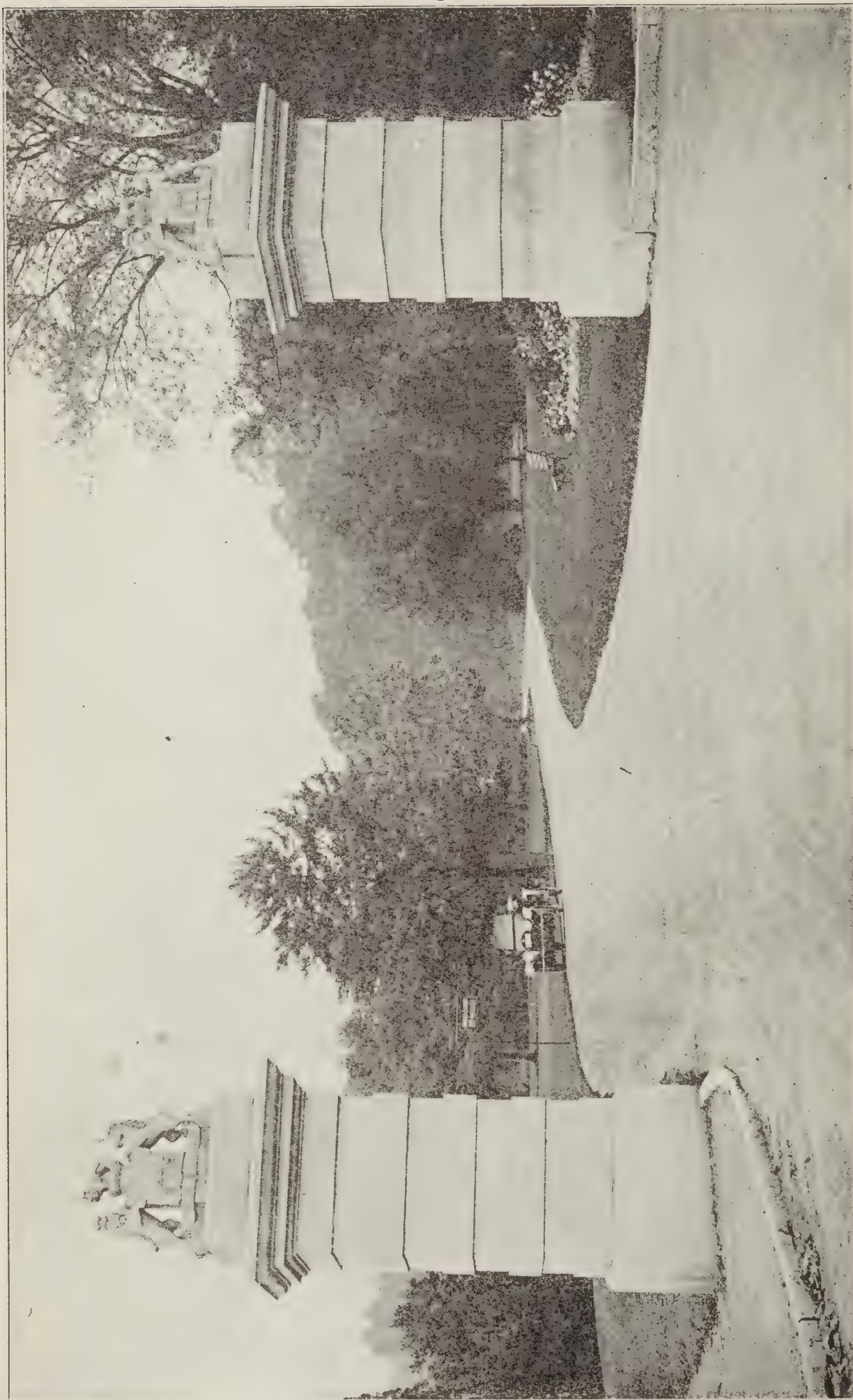
SIR,—I have the honour to transmit herewith for presentation to the Legislature of Ontario the Thirty-second Annual Report of the Commissioners for the Queen Victoria Niagara Falls Park (being for the year 1917), together with the statements of receipts and expenditures, and other documents connected with the Report.

I have the honour to be, Sir,

Your obedient servant,

P. W. ELLIS,
Chairman.

Toronto, Ontario, February 18, 1918.



Roadway, Main Entrance, Queen Victoria Park.

THIRTY-SECOND ANNUAL REPORT
OF THE
Commissioners for the Queen Victoria
Niagara Falls Park

To His Honour COLONEL SIR JOHN STRATHEARN HENDRIE, K.C.M.G., C.V.O.,
LL.D., etc.

Lieutenant-Governor of the Province of Ontario.

MAY IT PLEASE YOUR HONOUR:

The Commissioners for the Queen Victoria Niagara Falls Park System submit herewith for the information of the Legislature, as required by Statute, the Thirty-Second Annual Report, covering the administration of the system of parks and boulevards along the Niagara frontier for the fiscal year ending December 31st, 1917.

GENERAL.

Since the commencement of the great war in August, 1914, the development and improvement of the Parks and proposed Boulevards to connect up the various areas into one composite system has remained in abeyance, and practically no expenditure has been incurred on capital account, which could be avoided without sacrificing expenditures already made. This policy has been carried out with increasing rigor during the seasons 1915, 1916, and the year just past, 1917, and, apart from the large amount of time and thought required in connection with the Power Company developments and operations, the efforts of the Park organization have been devoted to the maintenance of those areas and lengths of roadway that have heretofore been constructed and are so much used by the public for recreation and pleasure. From the beginning of the war it was deemed but right that moneys which could be conveniently saved for any emergency which might arise should not be expended upon the creation of a greater system of Parks when so much had already been accomplished in the great Niagara Park development. Much, however, still remains to bring the system into the front rank of Parks demanded by present-day practice, and the reserving of a considerable amount of work for a subsequent period as conditions warrant, was thought to be a patriotic plan, that would serve to provide occupation for men who would be released in large numbers after the conflict is over and peace restored. Even had it been desirable to produce larger results during 1917, the conditions of both the labor market and transportation would have intervened to prevent any large outlay, while the cost of operations have risen to such an abnormal figure that only the most essential work is justified.

WATER DIVERSION.

Brief reference was made in the report for the year 1915 to the diversion of water for the generation of electric power, and more extensive reference was contained in the report for 1911, when the æsthetic and practical features of the power question were fully detailed from the information then available, includ-

ing that from Government reports made especially for the purpose. Nineteen hundred and seventeen has drawn attention to the many inadequate supplies, including food, fuel and other necessities for the country's needs, and in its later months the shortage of electrical power has made itself felt as much as any of these, if not more so. Accustomed in the last ten years to the great efforts put forth to induce manufacturers and householders alike to perform many services "in the electrical way," it now comes as a surprise to learn that the present needs and demands largely exceed the supply of electrical current ready for consumption. In 1908 the public generally, and even those more closely identified with power development and the power market, looked upon the 100,000 horse-power contracted for by the Hydro-Electric Power Commission of Ontario from the Ontario Power Company as a quantity that might be used in the part of the Province supplied from Niagara in the course of a generation or more, but doubt was expressed about its probability. Now, however, that amount, and much more, has been taken up in actual contracts, and a still larger quantity could be used, were it available. Moreover, the situation has become so acute that a temporary extension of the Ontario Power Company's plant, at great cost, is being discussed to tide over the interval until power from the larger development near Queenston is made ready for use.

In New York State much discussion is taking place on the same subject, and a great deal is heard of negotiations for the purpose of extending the treaty limitation of 36,000 cubic feet of water per second in Ontario, and 20,000 cubic feet of water per second in New York State. The protests that have always accompanied any such discussion as this are now altogether lacking, and it appears that public sentiment would not be disposed to protest against a greater use of water at Niagara Falls for power generation. The power requirements and the demand for a greater use of water necessarily call for careful and painstaking consideration by the most capable minds that can be brought to bear upon the subject in order that the scenic effects may not be utterly sacrificed to commercial use. The doctrine of equal rights in the power possibilities of the boundary waters, which was the basis of the Boundary Waters Treaty of 1910, requires a joint investigation of the further use of water at Niagara Falls, both within and beyond the limits now agreed to. It has hitherto been pointed out that the Horse-shoe Falls, while marvellous and awe-inspiring as a spectacle, is accomplishing its own ruin and end, so much so indeed that it is quite evident to any careful observer. Both extremities of this cataract are but streamlets at times, while the centre or apex of the chasm is wearing away very rapidly. It has been urged on more than one occasion that a complete rectification of this uneven wear and destruction is possible if proper controlling mechanisms are installed before it is too late. Not only would the falls be restored to a more uniformly distributed flow, but a considerable quantity of water would be released for commercial development. Unfortunately this is not a problem that lends itself to solution in a day, and owing to its international aspect any conclusion reached will be slow of accomplishment. It appears, therefore, that joint action is necessary by Canada and the United States to determine a reasonable plan to satisfy the requirements of each nation, both from an æsthetic and utilitarian point of view.

JOINT INTAKE.

In the early months of the year representations were made by the Water Commissioners for the City of Niagara Falls and the International Railway Company to the effect that the water levels at the joint intake used by these two corporations

were being lowered as a result of Power Company operations and the abstraction of water above the intake location. It was stated that the City of Niagara Falls had at times been entirely without water for domestic purposes, and the International Railway Company unable to operate its cars, due to the inadequate supply of water. It was further stated that engineers of the Hydro-Electric Power Commission of Ontario had been consulted for the purpose of making an investigation of the water levels to ascertain the relationship that exists between the Power Companies' operations and the water stages at the intake. Some months later this report was presented to the Commissioners, and legal advice was sought respecting the responsibility for maintaining the water supply at this point. It was pointed out that a number of other influences were at work affecting the joint intake, and that the domestic supply of Niagara Falls had failed in the winter season before the large plants had been designed or erected. For instance, the Chicago Drainage Canal taking large quantities of water from Lake Michigan permanently lowers the Great Lakes System from that point towards the St. Lawrence outlet. The Power Companies at Niagara Falls, New York, directly affect the river levels by taking water above the upper rapids and not allowing it to pass the lower intakes. The dredging of the natural channels of the Great Lakes system also affects the Niagara River, and the gradual recession of the crest of the Horseshoe Falls is another factor in the general result. At certain seasons the wind action, particularly on Lake Erie, and the interference from ice conditions, serve to lessen the supply of water available for both domestic use and power purposes. From a legal standpoint, the Commissioners were advised that no responsibility rested upon them to restore the levels once existing, and it was further shown that the three Power Companies operating in Queen Victoria Park had agreed with the Commissioners to assume all responsibility for damages caused in the construction and operation of their respective works. The supply of water for domestic use in a Municipality such as Niagara Falls is, however, a very important matter, and to force the Water Commissioners to litigate for the purpose of obtaining a supply for the needs of the city, would lead to a long series of Court actions before any remedy could be obtained. It was, therefore, decided that some remedial works might be constructed, and the responsibility for the cost of the same determined later. The only Company to take exception to this procedure was the Electrical Development Company, which set forth that it was entitled to defend itself against any claim for damage. After designs had been prepared for the construction of a gathering dam to increase the height of water at the joint intake, the Hydro-Electric Power Commission of Ontario became aware of the proposed action of the Commissioners, and undertook to supply the City of Niagara Falls during emergencies occurring from low water stages by a connection with one of the main water carrying conduits of the Ontario Power Company. This action was made possible when the Power Commission gained control of the Ontario Power Company on August 1st, 1917. The Ontario Power Company itself, while under the original management, had declined to supply the city on emergency occasions, except in case of fire. When the Power Commission proposed to come to the assistance of the Municipality, the new work, although ready for construction, was abandoned temporarily, and the winter of 1917-18 will serve to show whether reliance may be placed upon the new source of supply. Fortunately the Niagara River levels have been higher than the average of the last several years, and this helps to relieve the situation.

HYDRO-ELECTRIC CANAL.

The new Hydro-Electric Power development being constructed by the Hydro-Electric Power Commission of Ontario to increase the power supply for western Ontario and the Toronto district, fed from Niagara, will affect the Park System at two points. The intake works will be located on the Niagara River at the south side of the mouth of the Chippawa Creek, where the boulevard detour through the village of Chippawa again joins the Niagara River shore line. The course of the canal diverting Niagara River water for the proposed new power station uses the Chippawa Creek or Welland River for a distance of four and one-quarter miles, and for this length the flow of Chippawa Creek will be reversed. The canal proper, eight and three-quarters miles long, commences at Montrose, running northerly to Lundy's Lane, and thence north-easterly to Smeaton's Ravine in the Niagara River Gorge, skirting the Whirlpool north of and adjoining the heavy earth embankment of the International Railway Company at Bowman's Ravine. The highest elevation of the canal line is at Lundy's Lane crossing, where the water level will be over one hundred feet below the road surface. The Welland River will be deepened, and a small area of Park lands will be required to straighten the shore line, thereby necessitating some re-alignment of the Niagara River Boulevard. The entrance racks and ice fender will be outstream from Hog Island, the water passing between the island and the south main shore. Between the intake and the shore an entrance lock is to be built for vessels. It will be readily seen that the water passing through the new power canal will diminish the quantity of water flowing by Park property below Chippawa as well as the quantity plunging over the Horseshoe Falls. This phase of the development and its effect upon the Park is receiving attention. The Park System will also be affected at Smeaton's Ravine, where the generating station will be located on the talus between the chain reservation and the water's edge of the Niagara River. Permission has been given to clear the area necessary for construction. It may be pointed out that there will be an extensive area of land from the Whirlpool to the end of the canal and adjacent to the Park System that will be suitable for Park and Suburban development, and a properly co-ordinated scheme of landscaping would relieve this section of the district from the effects of the scar which will be made by the canal with its deep excavations and large spoil banks. Some preliminary plans have been made embodying suggestions for such a parking scheme, and its accomplishment would complete the boulevard connection between Niagara Falls and Queenston.

AERIAL TRAMWAY.

The Niagara Spanish Aerocar Company sought permission to erect a shelter building at the Thompson's Point terminal of the aerial tramway, and the right to conduct a general souvenir and restaurant business, but it was decided in the interests of the public to operate the concessions required by tourists as a department of the Park at an early date. In the meantime the Company was allowed to sell souvenirs temporarily in the terminals of the cableway.

The roadway extension from the northerly limit of the City of Niagara Falls to Colt's Point, to provide better access to the tramway, was considered and planned, but when the larger project of opening up connection to Queenston by co-operating with the Hydro-Electric Power Commission became a possibility, it was decided to make this part of the more extensive scheme, and, therefore, construction was not begun.



Niagara River Boulevard at Usher's Creek.

In the Thirty-First Annual Report, mention was made of the difficulties under which the Aerocar Company had labored since the date of its agreement and the difficulties experienced in building the plant. It was also stated that the Company had been relieved of rentals to the extent of seventeen hundred and fifty (\$1,750) dollars owing to the various delays which had occurred in making the cableway revenue producing. The Company made further representation during 1917, submitting returns to show that the operation of the concession would not only be unprofitable, but entirely impossible with the present scale of rentals. Unfortunately in the month of May, and during the negotiations, the representative of the Spanish Company, Antonio Balzola, died quite suddenly, leaving the corporation without representation in Canada to authoritatively proceed with the matter. It was proposed on behalf of the Company that the minimum rental, now a fixed sum of \$3,500 per annum, should be changed to a percentage scale based upon the gross receipts. Owing to the inability of the Directors in Spain to send a representative to this country during the war, and failure to authorise someone in Canada to represent them, a decision has remained in abeyance. In the meantime the rental due August 1st and November 1st, respectively, has not been paid, and the Company is in default.

POWER COMPANIES.

In the report to the Legislature for 1916, attention was called to the view which the Canadian Niagara Power Company entertains respecting its franchise rights. The general specifications presented by the Company, and approved by the Commissioners, distinctly limit the development to 100,000 electrical horse-power, but the Company claims the right to generate in excess of this amount, although to just what limit has not been made evident. Machinery has been installed and works constructed for a development at the present time of slightly over 100,000 horse-power, and in the six months ending April 30th, 1917, a peak load of 101,070 horse-power was generated. In the six months ending October 31st, 1917, a peak load of 102,950 horse-power was generated. The Company tendered payment of rentals on the basis of the excess power generated, but the Commissioners refused to receive any moneys for power beyond the limit of 100,000 electrical horse-power, the quantity which the Company itself placed as a limit, and which the Commissioners sanctioned.

The Ontario Power Company contracted in 1908 with the Hydro-Electric Power Commission of Ontario to supply a maximum amount of 100,000 electrical horse-power, and this quantity was taken by the Power Commission for distribution in south western Ontario some time ago, while an additional amount was arranged for from the Canadian Niagara Power Company. Owing to the increasing demands to be supplied through the Power Commission, negotiations were entered into with the Ontario Power Company, which resulted in that corporation coming under the control of the Hydro-Electric Power Commission through the purchase of a controlling interest in the common stock. The transaction was completed, and the plant turned over to the new management on August 1st, 1917. Prior to the change of ownership, the claim of the Commissioners for additional rentals was again pressed vigorously. The Company sought to show, however, that in previous negotiations, looking toward an amicable settlement of the additional rental dispute, the Commissioners had definitely approved a lower scale of rentals than that upheld by the Privy Council in the case against the Canadian Niagara Power Company. The correspondence, however, clearly in-

licated that this was not the case, and, therefore, the solicitor was instructed to enter suit for the amount due, with interest. It is understood that the terms of sale leave the settlement of past rentals to be adjusted by the former owners of the Ontario Power Company.

The Electrical Development Company still continues to develop power in excess of its contractual right to generate 125,000 electrical horse-power, and an investigation has been referred under the Water Powers Regulation Act to a Commission for a report to the Lieutenant Governor-in-Council. This hearing was finished in December, but the finding has not been reported by the Commission, which consisted of Chief Justice Sir William R. Meredith, together with Mr. Justice Sutherland and Mr. Justice Kelly. The situation is somewhat complicated for the present, both with this Company and the Canadian Niagara Power Company, owing to the shortage of power in Ontario, and the direction of the power controller under federal appointment, that all of the Power Companies should develop electrical energy to the full capacity of their works. Suit has been entered against the Electrical Development Company for the amount of its additional rentals, with interest, and this suit, it is expected, will determine the rights of the Company now in dispute.

FINANCIAL.

The accompanying financial statement shows in detail the receipts from all sources and the expenditures for upkeep and improvement of the several areas comprising the entire Park System. The total revenue amounted to \$277,148.26, including repayments of \$7,328.86 by the Municipalities of Bridgeburg and Fort Erie for work performed by the Commissioners. To this must be added the balance in the bank on January 1st, 1917, amounting to \$65,403.59, making a total of \$342,551.85. There are also balances of \$1,000.00 in Current Account and \$2,983.04 in Park Restaurant Account.

Upon improvement or capital account there was expended the sum of \$15,517.15, the smallest amount for a number of years, and less than one quarter of the approved estimate. Necessary equipment at the Park Restaurant cost \$5,671.35, the remainder being distributed over the systems of parks as shown. Total maintenance absorbed \$91,348.32, an increase over 1916, due largely to the higher wage rates and cost of materials.

The total authorised issue of Park Debentures is \$900,000, and of this amount \$835,000 have been sold. The interest charges thereon were \$32,988.26, an average rate of 3.95 per cent.

During the years 1915 and 1916, \$200,000 was paid to the Provincial Treasurer on account of Sinking Fund accumulations, dating back to the first issue of Debentures in 1887. According to Statute, 1 per cent. per annum of the entire amount of Debentures authorised was to be set apart for the purpose of partially repaying the bonded indebtedness at maturity in 1927. The financial conditions of the Park in its earlier development had never permitted any sinking fund payments prior to 1915. The balance of the amount owing to December 31st, 1917, \$96,062.96, has now been paid, leaving the sum of \$9,000.00 to be provided annually.

Notwithstanding the unfavorable conditions created by the war and the extreme wet weather early in the tourist season, the Restaurant in Queen Victoria Park ended the year with a balance of \$1,367.71, after paying all the expenses of operation.

It will be observed from the detail statement that receipts increased about thirty per cent., while expenditures, including wages and supplies, increased thirty-six per cent. over the figures for the year 1916.

The amount of earnings for the last two years indicate that the Restaurant will pay interest and depreciation on the equipment used, providing no rental is charged for the premises occupied.

The report of the Park Superintendent details the various works performed.
All of which is respectfully submitted,

P. W. ELLIS, *Chairman.*
GEORGE H. WILKES.
L. C. RAYMOND,
W. L. DORAN.
L. H. CLARKE.
J. D. CHAPLIN.
H. Y. GRANT.

Niagara Falls, Ontario, February 18th, 1918.

FINANCIAL STATEMENT, 1917.

RECEIPTS.

Balance in Imperial Bank, January 1st, 1917		\$65,403 59
Ontario Power Company, rental	\$30,000 00	
Ontario Power Company, additional rental	73,335 53	
Canadian Niagara Power Company, rental	15,000 00	
Canadian Niagara Power Company, additional rent	52,024 52	
Electrical Development Company, rental	15,000 00	
Electrical Development Company, additional rental	61,198 50	
International Railway Company, rental	10,000 00	
R. P. Slater, rental to September 6th, 1916	\$10,394 93	
Less amount for equipment, etc.	3,663 66	
	6,731 27	
Niagara Spanish Aerocar Company, rental for one quarter	875 00	
Lundy's Lane Burial Fees	256 00	
Niagara River Boulevard, Hay, etc.	567 50	
Niagara River Boulevard, Bridgeburg	5,328 86	
Niagara River Boulevard, Fort Erie	2,000 00	
T. W. Midforth, Queenston Heights, rental	700 00	
T. W. Midforth, additional rental	209 14	
Maid of the Mist Steamboat Company, rental	500 00	
William LeBlond, Maid of the Mist Dock rental	100 00	
Interest on Deposits	2,483 91	
Sundries	838 03	
		277,148 26
		\$342,551 85
Balance in Current Accounts:		
Queen Victoria Niagara Falls Park System	\$1,000 00	
Queen Victoria Niagara Falls Park Restaurant	2,983 04	

EXPENDITURES.

CAPITAL ACCOUNT:

Queen Victoria Park:

Park Equipment	\$1,708 32	
Improvements to Administration Building	1,020 45	
Military Barricade	1,614 16	
Office Equipment	436 14	
Storage Building for Park Equipment	208 56	
New Paths	92 75	
Trees and Shrubs	50 00	
Hecock Tablet	20 65	
Landscaping at Dufferin Islands	19 80	
Inter-Telephone Extension	16 73	
		5,187 56
The Restaurant—Equipment	\$3,616 31	
Soda Fountain Equipment	2,055 04	
		5,671 35

Queenston:

General Improvements	\$12 32	
		12 32

Niagara Glen:

General Improvements and Planting	\$439 49	
		439 49

Whirlpool:

Trees and Shrubs	\$84 54	
Colt Property (Valuation)	15 00	
		99 54

Niagara River Boulevard:

Grading, Drainage and Planting	\$3,601 06	
Riprap Construction to Prevent Erosion	418 18	
Lands and Moving Buildings	87 65	
		4,106 89

Administration:

Superintendent and Staff	\$16,029 12	
Office Supplies	580 46	
Office Expenses	873 66	
Travelling Expenses	468 44	
Commissioners' Expenses	343 25	
		18,294 93

Guards and Caretakers:

Queen Victoria Park	\$7,328 39	
Queenston	1,409 23	
Niagara Glen	609 34	
Whirlpool	286 07	
Lundy's Lane Burying Ground	266 25	
Fort Erie	218 00	
		10,117 28

Upkeep:

Queen Victoria Park	\$40,516 51	
Butler's Burying Ground	6 00	
Queenston	2,595 89	
Niagara Glen	1,193 42	
Whirlpool	188 75	
Chain Reserve	419 17	
River Road	407 31	
Lundy's Lane Burying Ground	1,373 49	
Niagara River Boulevard	15,999 47	
Fort Erie	236 10	
		62,936 11
Interest on Debentures		32,988 26
Sinking Fund to December 31st, 1917		96,062 96
Balance in Bank, December 31st, 1917		106,635 16
		\$342,551 85

STATEMENT OF SINKING FUND AND INTEREST ACCUMULATIONS AT 3%, COM-
POUNDED HALF-YEARLY TO DECEMBER 31ST, 1917, FOR THE ENTIRE
AMOUNT OF DEBENTURES ISSUED BY THE QUEEN VICTORIA NIAGARA
FALLS PARK COMMISSION.

	Debentures.	Date of Issue.	Sinking Fund.	Interest.
Issue No. 1	\$525,000 00	July 1, 1887	\$157,500 00	\$98,851 97
Issue No. 2	75,000 00	July 1, 1894	17,250 00	7,706 92
Issue No. 3	100,000 00	July 1, 1908	9,000 00	1,398 31
Issue No. 4	200,000 00	July 1, 1910	14,000 00	1,681 73
	<hr/>		<hr/>	
	\$900,000 00		\$197,750 00	\$109,638 93
Sinking Fund				197,750 00
				<hr/>
Total Sinking Fund and interest				\$307,388 93
Dec. 31st, 1917—Total payments and interest to date				211,325 97
				<hr/>
Amount due December 31st, 1917				\$96,062 96

THE RESTAURANT.

1917.		
Jan. 1—Balance in Imperial Bank		\$1,615 33
Dec. 31—Total Receipts for Season	\$13,972 15	
Total Expenditures:		
Management and Wages	\$3,569 23	
Supplies and Sundry Expenses	9,035 21	
	<hr/>	
	12,604 44	
		<hr/>
		1,367 71
		<hr/>
Balance in Imperial Bank		\$2,983 04
Inventory of foodstuffs, etc., \$330.00.		

STATEMENT OF DEBENTURE INDEBTEDNESS AS AT DECEMBER 31ST, 1917.

	Authorized.	Outstanding.	Interest Rate.	Date of Maturity.
Issue of 1887	\$525,000 00	\$525,000 00	4%	July 2nd, 1927
Issue of 1894	75,000 00	75,000 00	4%	July 2nd, 1927
Issue of 1908	100,000 00	100,000 00	3½%	July 2nd, 1927
Issue of 1909	200,000 00	135,000 00	4%	July 2nd, 1927

SPECIAL SAVINGS ACCOUNT, 1903-1917.

For Maintaining Water Levels at Intake of Canadian Niagara Power Company and
International Railway Company.

1903—January 31st, Deposited	\$25,000 00	
1905—December 30th, Interest to date	2,288 31	
	<hr/>	
Less Cost of Submerged Dam		\$27,288 41
		2,189 32
		<hr/>
		\$25,099 09
1917—October 31st, Interest to date		10,595 10
		<hr/>
		\$35,694 19

REPORT OF THE PARK SUPERINTENDENT.

To the Commissioners for the Queen Victoria Niagara Falls Park.

GENTLEMEN,—I submit herewith my Tenth Annual Report, detailing the operations connected with the maintaining and improving of the Queen Victoria Niagara Falls Park System for the year ended December 31st, 1917.

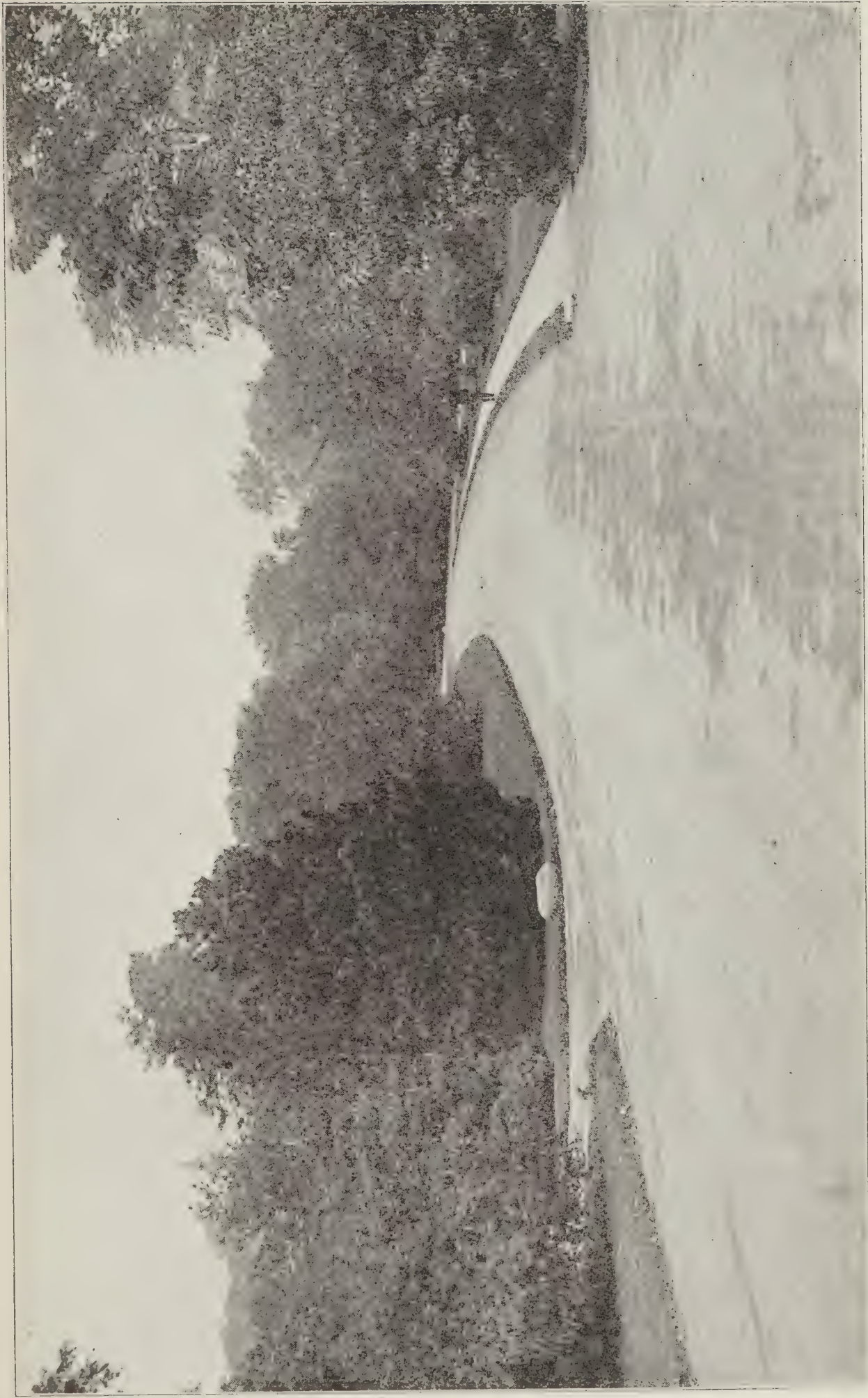
GENERAL.

The estimates for the year provided for only the most necessary improvements in connection with the Parks and Boulevards comprising the Park System, and even after the preparation of the schedules for approval by the Government, request was made that the expenditure should be reduced to the lowest figures consistent with economical administration. In accordance with the prevailing opinion that the European war might be nearing a close toward the end of the year, some amounts were included to prepare plans for works necessary in the near future, but the turn of events has prevented any of these moneys from being expended, and for the most part capital account includes only nominal sums used. The maintenance has caused a great deal of concern owing to our inability to obtain men of proper capabilities, and the general breakdown of the transportation systems in the delivery of materials. These two causes, together with the bad weather conditions experienced in the early season and in the month of October, cut off a large percentage of the smaller improvements that were proposed, and had it not been for the uniform degree of maintenance in former years, considerable portions of the roadway system would have been in very bad condition. As it was, the late Fall found a mile of the boulevard south of Chippawa without adequate protection to shed the water and preserve the interior metal. So unusual were the conditions governing the delivery of supplies that sand and gravel were hauled by motor at night in an endeavor to keep up the surfacing of the roadways.

QUEEN VICTORIA PARK.

The southerly section of Queen Victoria Park, from the Administration Building to Dufferin Islands, was completely barricaded against public travel, and under military guard, thereby removing a large part of that area from the ordinary maintenance operations. The barricade, however, consisting of barbed wire entanglement, has to be maintained for the Military authorities, and entails no small amount of work in repairs and supervision of the lighting. Then, too, the quarters for the guard are built and maintained out of Park funds, and the last of the bunk houses was finished in December, 1916.

The most extensive works in the Park Proper were the rebuilding of the greenhouses and the overhauling and improving of that portion of the Administration Building used for a public restaurant. In addition to completely refurnishing the dining-rooms, a large amount of rearranging of plant was effected to provide better and more adequate accommodation for the tourist patrons. On the ground floor the serving depot was consolidated to furnish a quicker service and to handle additional numbers. There was added to the restaurant equipment a soda fountain apparatus, consisting of a marble service board and an appropriate buffet in wood. Extra lighting has still to be installed in the fountain-room to bring it up to the accepted standard for this class of service. In connection with the Restaurant a small plot of the park, adjacent to the greenhouses, was used



Main Driveway, Queen Victoria Park, Bituminous Carpet "Treatment".

for the production of vegetables. Unfortunately this was a little late in being started, but it produced considerable quantities of small stuff which were served fresh on the tables. At the beginning of the season it seemed quite doubtful whether the restaurant could be made to pay its way, and a loss was fully expected, but the good months of July and August, supplemented by fair weather in September, brought the receipts up, and there is a balance after paying the operating expenditures. The amount is smaller than for the year 1916, but must be considered very satisfactory when the prevailing conditions are considered. It must not, however, be thought that the Restaurant is a profitable investment, because when the interest on plant and depreciation is taken into consideration, the results at the best are a slight loss. It is the aim, however, to provide good service at moderate rates and to pay the cost of operation. Enough experience has been gained to show that this can be done under ordinary conditions, but it has been more difficult in the last two years owing to unusual circumstances.

When in 1913 it appeared reasonably certain that the Power Company construction work which had disturbed the Park surface for over ten years would draw to a close within a reasonable period, the building of modern conservatories was made the subject of considerable study and planning. Even after war in Europe broke out, but before the extent of the conflict was fully realised, the hope of building was entertained. As a result of the expectation to build, the maintenance of the present small greenhouses was allowed to fall behind somewhat to save expense. The plant now in use was erected at various times, and without a complete plan being prepared. It was found to be in a very insecure state in 1917, and in order to continue growing operations at all, large and extensive repairs became necessary. The two wings in the rear of the potting-room were practically reconstructed, the woodwork and glass being renewed throughout. The concrete walls, which were somewhat out of alignment and rough in appearance, were trued up and re-finished with a cement wash, greatly improving both the interior and exterior of the southerly propagating house. The distributing pipes for heating were reset to uniform grades, and the defective lengths taken out, while all joints were re-caulked. Floors were lowered to give additional head room, and the central walk curbed on both sides. These curbs were used for footings to support the legs of the side benches.

The northerly wing off the potting-room, entirely of frame construction, was rebuilt from the ground up, and a connecting passage cut into two ranges that formerly had no means of entry except from outside the main houses. The roof structures of these latter two buildings were found to be in fair condition, but the side walls were renewed. All woodwork was painted inside and out, as were also the furnace and pipes. The total cost of reconstruction was slightly over three thousand dollars.

The oldest section of the existing plant, the palm house, still remains to be repaired, and it will be more difficult than the work already finished, because extra height is required. The most effective way to meet the situation will probably be to lower the floor below the present grade.

A smaller work required for the housing of additional equipment consisted of an extension to the Park garage, originally built from one end of the metal-covered sheds used in the early days for sheltering horses, but now scarcely required. A portion of the shed space alongside the old garage was taken, floored with concrete and housed in to form a reasonably effective shelter for Park vehicles, and it seems likely that most of the building can be used to advantage

in this manner rather than allowing it to remain for a vehicle shelter. The changes were not completed before frost put a stop to the construction, but it will be ready for occupation in the early spring. All of the present shed accommodation is but temporary, awaiting the proper layout and construction of a plant that will be adequate for the Park needs in the near future.

The maintenance of the Park proper consisted of the usual operations in connection with the plantations, lawns, paths, and driveways. The main driveway from Clifton Incline to the Dufferin Islands, received nothing but light repairs during the year, the ruts and depressions being cleaned out to a depth of about one inch, and refilled with gravel mixed with tar. This operation was performed without heating by the use of a cold patching material having considerable volatile matter which is given off in a few days after being mixed with the stone or gravel. The main roadway was kept open all during the winter, necessitating the removal of large quantities of snow and ice from December until the end of March. Particularly was this the case in the vicinity of Table Rock and the Horseshoe Falls, where the spray gradually builds up in periods of low temperature, forming solid ice masses of over five feet in thickness. The general resurfacing of the main driveways would have been undertaken had it been possible to secure proper materials and sufficient labor.

The main fountain in front of the Administration Building required light repairs to the masonry and foundations, while the water pipes and sewers gave very little trouble during the whole of the season. The supply of water for drinking purposes is to a large extent secured from springs leading from the toe of the escarpment, and when but few dwellings were located near the Park boundary, this proved an excellent water supply. It is now found, however, that the springs are gradually becoming contaminated, in spite of every effort to maintain their purity, such as isolating them from the public and providing sand filters through which the water must flow to the main reservoir. When samples were tested in August, it was found that some contamination existed in each spring, and some to an extent making the water unsafe for public use. It was, therefore, decided to close all the springs and connect the drinking fountain to the water mains of the City of Niagara Falls. While the water for this plant is not all that can be desired, the supply is chlorinated before leaving the pump-house, and is, therefore, suitable for use.

During the winter months, in addition to minor repairs in the Administration Building, the Commissioners' quarters were completely overhauled and repapered, the woodwork being newly stained and waxed. New lighting fixtures were placed in all of the rooms.

The two lavatories opposite the picnic grounds, and built of concrete, were treated to a cement wash on the outside, thereby improving the appearance considerably. One older structure was done away with entirely, because not required.

The bottom of the bathing-pool was well sanded prior to the swimming season to even up the irregularities, and provide safe footing for bathers. A large diving raft was also built and anchored in the centre of the pool. This acts as a safety device, and in addition a row boat was purchased and is kept ready for any emergency.

South of the Table Rock House the old drive shed, built some years ago, and in a dilapidated condition, owing to its being moved during construction operations of the Ontario Power Company, was torn down and the material used elsewhere. Owing to the closing of the Table Rock House, the building was not required, and it can be renewed later if found necessary.

On the night of October 12th-13th, a portion of the edge of the cliff immediately opposite the Pump House of the Niagara Falls City Water Works fell into the gorge, taking with it part of the parapet wall, with its foundation, and also several slabs of the sidewalk, undermining slightly the brick pavement of this point. Such an occurrence was entirely unlooked for, although seams and cracks were known to exist in the vicinity, and it is fortunate that it happened at a time when no one was around, and when the area was under barricade. It is probable that water and frost action were largely responsible for the break, and in the repair work, which is now necessary, it seems that the whole of the overhanging edge from the Horseshoe Falls to the Ontario Power Company's Generating Station must be scaled to a considerable depth for the purpose of safety. This operation will entail the relocation of the brick pavement, the concrete walk, and the parapet wall, with its foundation, for a distance of six hundred feet, and at a large expenditure of money.

The two main pavilions in the vicinity of the picnic grounds were prepared for painting by scraping the iron work and renewing portions of the roofs. This work will be finished in the spring season.

During the whole of the winter months, the pruning of the trees in the Park proper was under way, and much progress was made. Unfortunately a larger staff is required for this purpose to adequately cope with the situation, and it is a branch of the Park activities which will pay well for the outlay.

Some three hundred Hybrid Tea Roses were added to the Rose Garden, in addition to fifty Climbing varieties, and the results were the most successful that have yet been obtained. In addition to this feature the Spring and Fall displays of flowers were held at the City Hall in Niagara Falls, and the proceeds were given for Red Cross purposes, the amount being \$510.36. Another effect of the war has been to make it very difficult to obtain bulb stock from across the Atlantic. The consignment for next spring's work came barely in time to allow planting, frost being already in the ground.

BOULEVARD.

Water action on the high bank of the Boulevard south of the Shipyard threatened considerable damage from erosion, and additional riprap protection was required to remedy the trouble. About one hundred and fifty tons of rubble stone was used in this work and placed at the toe of the slope above the water's edge.

In the original boulevard construction some of the first box drains were carried only to the westerly side of the roadway, leaving an open ditch from that point to the boulevard boundary. When opportunity affords these are being extended and the surface filled in. One culvert was thus extended near Slater's Point, the regular type of reinforced construction being used.

A final settlement was made for the additional land required at the Anderson Estate immediately north of the town of Bridgeburg, and in the arrangement the boundary fence had to be moved to a new location. Owing to the condition of the old structure, it was considered advisable to build a new wire fence on cedar posts. The old house at this location was sold and removed, the lands being taken possession of for planting purposes.

Drainage at the Houck Farm, north of Black Creek, has given some difficulty owing to the outlets being rather small for flood conditions. A new drain was built at this point, and a long diagonal open ditch abandoned and filled in for planting.

On road repairs it was found impossible to obtain the stone supply for surface construction, and in order that this work might not be abandoned altogether, sand and gravel were resorted to. To use this finer material a lighter grade of tar was purchased. The sand procured was pit run and not altogether uniform, and to that extent was less satisfactory than the stone supplies heretofore used. Only those parts of the roadway most in need of repairs were treated in this manner, the intervening sections being patched with a heavier tar by the usual method of picking out the depressions.

On the section of roadway between the Park Proper and Chippawa, where an asphalt carpet treatment had been used, considerable unevenness of the road surface was caused by creeping and buckling, particularly on the edges of the macadam surface, where the material had accumulated in such a manner that the carpet was thicker than is found satisfactory. The surface was unbroken, and, therefore, it appeared desirable to find some method of treatment that would iron out the surface without removing it entirely. After a number of experiments, kerosene oil was used to soften the asphalt so that the uneven portions might be scraped true to grade with an ordinary road scraper. The softened surface was then thoroughly rolled at an angle of forty-five degrees with the axis of the roadway, and a slight coating of sand was applied to cover the oil. Care had to be exercised in the rolling, because too much made the surface brittle and destroyed the bond between the asphalt and the stone. The results were fairly satisfactory and the roadway much improved.

Considerable time was given to the removal of sod and weeds from the drainage gutters along the boulevard roadway, and on all of the sections this work was continued until the late Fall, providing better drainage for the wet seasons.

All of the signs and station posts along the boulevard were repainted and relettered.

The concrete pavement through the Municipalities of Bridgeburg and Fort Erie, built in 1915, has required very little maintenance. During 1917, however, a number of the usual cracks in this type of work developed, and in order that information might be gathered a complete survey of the cracks was undertaken last Fall, and the results are indicated on the accompanying plates. The plates show the materials used, the type of sub-grade encountered, and the location of the reinforcement. The larger cracks were thoroughly cleaned and poured with a heavy grade of hot tar and covered with gravel, thus preventing the water from getting to the subgrade. At a point immediately south of the International Bridge, one hundred and fifty feet of curbing was added on the east side of the concrete, where the surface wash had caused the side slopes of the embankment to sink below the road surface and slide toward the river.

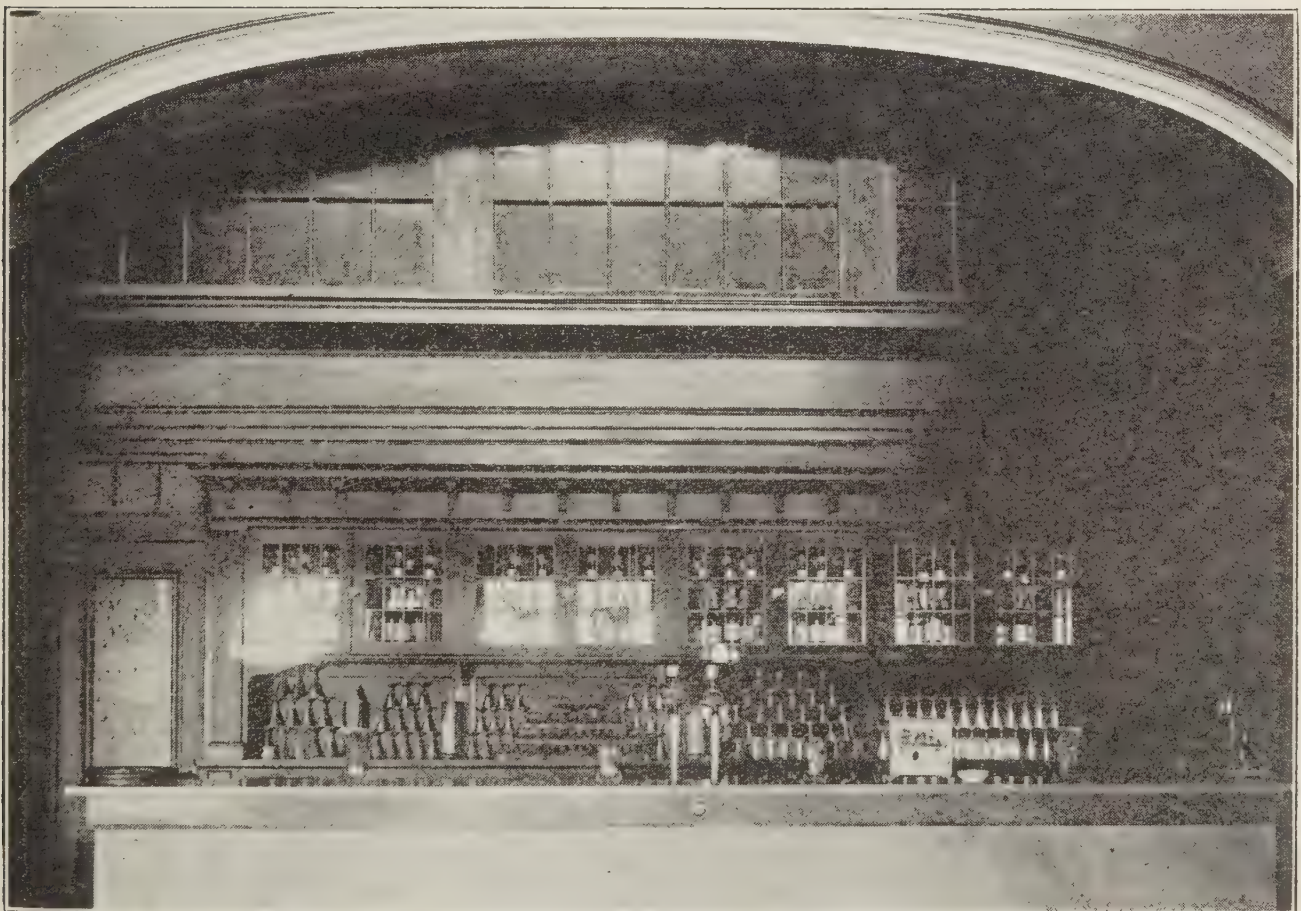
All through the winter months, as weather permitted, young trees were dug in the bush for spring planting, and altogether some twelve hundred shrubs and four hundred trees were added to the boulevard in spring and fall. During the months of July and August, an examination was conducted to search out the tussock and other moths. These enemies to tree growth were very prevalent, and all the caterpillars found were destroyed.

Fire from adjoining private property during the month of August destroyed about one hundred small Pin Oak trees near Slater's Point. Some of the specimens were upwards of twelve feet high. They were all replaced later.

The appearance of the Boulevard is best in the month of September, after all the grass has been cut. Up to the present only one cutting is given in a



Bed of Spring Flowers, Entrance to Queen Victoria Park.



Soda Fountain and Buffet, Queen Victoria Park Refectory.

season, owing to the large expense that would be involved. The weeds of the earlier years are now being overcome by the thick turf and conditions are gradually improving.

NIAGARA GLEN.

The small shelter building adjoining the railway tracks on the upper level has been provided with removable sides to give better protection during the cold weather period.

The workshop on the lower level was painted, one coat on the outside, and a tool-box built. Two snow ploughs were added to the Park equipment for cleaning the paths during the winter.

A commencement was made on the work of removing injurious vines from the small trees. Many trees were gradually being forced out of existence by these subjects living upon them.

A complete set of direction signs was added to the pathways of the Glen for the purpose of assisting visitors to see the points of interest and make access and exit easier.

In the Fall months a new path was constructed from the upper level steps northerly to Pebbly Beach, the extreme north limit of the Glen property. Thus another area of beautiful scenery has been opened up and the visitors may return by the main path along the river.

QUEENSTON.

Some repairs and improvements were added to the kitchen of the Restaurant, which was originally built through a joint arrangement with the lessee of privileges. It was made more sanitary and altered to provide a better arrangement for serving.

The picnic grounds in the grove immediately south of the Restaurant have endangered the life of many trees, owing to the large numbers frequenting the spot. The grounds for picnic parties were therefore moved to a new location west of Brock's Monument to give this older area an opportunity to recover. A building was arranged for to provide hot water for picnic parties, as usual.

A motor lawn-mower was added to the equipment of this Park to cope with the cutting of grass, and particularly as an offset against the shortage of labor. Unfortunately it did not prove altogether satisfactory owing to the amount of time it was under repairs, but while in order it did very good service.

Respectfully submitted,

JOHN H. JACKSON,

Superintendent.

Niagara Falls, Ontario.

February 18th, 1918.

REPORT OF CHIEF GARDENER.

To the Superintendent of the Queen Victoria Niagara Falls Park System.

DEAR SIR,—The report submitted herewith is that of the chief operations and improvements undertaken during the year 1917 in the Horticultural Department. Appended to it are the results of experiments, which it is the practice yearly to conduct.

THE PARK PROPER.

Flower Displays.—During the year two displays of flowers and plants were made in the City Hall, Niagara Falls, Ontario, one chiefly of Calceolarias from April 20th until the 22nd, inclusive, the other of Chrysanthemums from November 8th until the 11th, inclusive. The proceeds which were, respectively, \$210.34 and \$300.02, were given to the Canadian Red Cross Fund. Approximately nineteen hundred people attended the first display, and twenty-seven hundred the latter.

Three hundred hybrid tea Roses were planted in the Rose Garden in beds. Fifty climbing Roses in twelve varieties were also planted. These will be trained to pillars and arches, and should become attractive in a few years. The Roses generally made good growth, and nearly all should flower profusely during 1918.

A collection of twenty-five varieties of hybrid tea Roses was generously given by Mr. M. A. Brush, of Toronto. These were successfully planted on the 22nd of May, and are at present under test, with approximately one hundred varieties in the Rose Garden.

Late in April, Messrs. Campbell Brothers, of Simcoe, Ontario, kindly sent a consignment of thirty-six varieties of Gladioli for testing purposes. These were planted in rows in the trial grounds to ascertain the purity of varieties. During 1918 they will be tried out in groups in the herbaceous borders in competition with well-known standard varieties. A report of this test will, unless unforeseen circumstances prevent, be prepared at the close of the season.

Experimental Work.—The work of a purely experimental nature was that undertaken in testing the hardy and half-hardy species of Primula (Primrose). This was a continuance of the work undertaken during 1915 for the Ontario Horticultural Association, at which time the tender species and varieties were tested.

NIAGARA RIVER BOULEVARD.

The only work of importance, apart from maintenance, along the Boulevard was the planting of four hundred trees and twelve hundred shrubs. This is a part of the planting scheme, and included Hard Maples, White Ash, Elms, Red and White Oaks, Crataegus, Dogwoods, Sambucus, and Witch Hazel.

The cultivation of the soil around trees and shrubs, with a desire to obtain strong and vigorous growth in the plantations, was undertaken as far as practicable, and in conjunction rotted manure was incorporated with the soil where it was most needed.

During the year, the Boulevard Foreman made a special search for the eggs and caterpillars of various destructive moths. This work was faithfully done, and resulted in saving the foliage of many trees, which in other years were almost or completely defoliated.



New Seedling Begonia.

QUEENSTON HEIGHTS.

The necessary resurfacing of the picnic grounds at Queenston Heights with good loam, and the removal of dead trees from this area, were the chief operations of the year. The less important but necessary work of removing useless underbrush from the adjacent escarpment was also undertaken; this is a continuance of previous year's work.

For the first time a motor lawn mower was put in use at Queenston. For a while it did good work, but possessing several parts of light construction eventually the strain proved too much, as it broke down several times. A heavier built machine could probably be used to advantage.

NIAGARA GLEN.

In the beautiful natural Rock Garden, Niagara Glen, a new walk was constructed from the main steps beneath the escarpment to the most northerly point at Pebbly Beach. This walk will favour access to magnificent scenery, and to previously inaccessible colonies of plants which are a feature of the Glen, the spring flowering ones especially being of surpassing beauty.

On the plateau near the entrance, it was found that rank growing vines were injuring the trees by twining around the trunks and branches. These were systematically removed.

To aid the work of removing currant bushes from the Niagara Frontier to prevent the spread of the White Pine Blister, all wild currant and gooseberry bushes were removed from the Glen by the Foreman and his men. This was done at the request, and in co-operation with Mr. McCubbin, the plant pathologist of the St. Catharines district.

HARDY AND SEMI-HARDY PRIMULAS.

Little, if any, systematic experimenting has been done with the hardy and semi-hardy species and varieties of the *Primula* in Canada. Perhaps this is on account of the supposition that few of them are hardy enough to withstand the rigorous winters. Very few are entirely hardy as disclosed by the test of the following kinds, all of which have been grown for at least two seasons in the Queen Victoria Park. Many beautiful kinds, however, are with a little protection so hardy that they survive the winters practically unharmed, and in spring furnish a display which well repays for any labour devoted to their culture.

Generally speaking, the plants in the following list merit the attention of all who are interested in spring gardening, and for this reason many of the varieties should prove remunerative to florists. As botanical descriptions would be of little use to horticulturists, the subjects are described almost purely from a horticultural standpoint.

Primula Auricula.

There are many beautiful varieties of *Primula auricula*, some of them almost hardy. They are divided into classes according to some distinctive flower character, the principal being the grey edged, white edged, green edged, selfs, and alpines. In these classes the varieties are named and standardized. Many of the plants survive our winters with a protection of leaves or litter, and are unique for the herbaceous border, and for rock gardens. If potted in a mixture of one part

of loam, leaf soil, rotted cow manure and coarse sand, with a little broken charcoal, and wintered in protected cold frames, the plants make splendid flowering subjects for the cool greenhouse during spring.

Primula Cortusoides.

The deep rose coloured flowers of this species are borne well above the foliage to a height of fifteen inches. The leaf stalks and undersides of the leaves are hairy. Several flowering stems are produced at the same time. The plant is an excellent and graceful subject for semi-hardy nooks in the border where it requires a light sandy soil with plenty of humus. It is hardy with slight protection. The flowering period is from mid-May till July.

The varieties which have originated from *Primula cortusoides* are most beautiful subjects for the shady border. They are hardy and require protection only in zero temperatures. A fairly moist light soil is necessary to their welfare. Their flowering period is approximately mid-May until June 30th. The variety *Sieboldii* and its hybrids should be grown in every garden.

Queen of Roses.—A plant with deep rose pink flowers, Umbellate, about nine flowers to the stem, which reaches a height of twelve inches, several stems being produced. The foliage is of a medium green.

Maiden's Blush.—The flowers are white suffused with rose, and twelve inches high.

Sirius.—The large white flowers of this variety are from one to one and a half inches in diameter (as are the two aforementioned ones). The foliage is of a light green. *Cortusoides* and its varieties are all excellent for pot culture.

Primula Capitata.

A plant with flowers of a deep violet blue, arranged densely in globular heads, which attain a height of about nine inches. The flowering stems are covered with a white powder. The leaves are wrinkled and toothed, and are powdered on the underside. The flowering season is from May till July. A semi-shady, fairly dry position is necessary. The plant is better adapted to the rock garden than elsewhere. If grown in a cold frame and flowered in a cool greenhouse, it makes a charming pot plant. The flowers must be shaded from the sun.

Primula Denticulata.

This beautiful variety should be generally grown. The flowers are rose purple with a yellow eye. The inflorescences which sometimes contain more than fifty flowers are dense and globular, and are in flower from mid-April till late May. The plants are excellent for planting during fall in beds or borders where spring flowers are required. If planted nine inches apart, the bed will be as distinctive as a bed of Hyacinths, which in effect at a short distance the flowers resemble. The plants may be substituted for bulbs or be used in conjunction with them. A soil containing much leaf soil is excellent for their culture. The leaves are hairy, are covered with a white powder, and are coarsely wrinkled and toothed. The flowering stems attain a height of nine to twelve inches.

Primula Denticulata alba.—A white flowered form of the above, similar in all respects except in colour of flowers, and of leaves which are a paler green.

The plants may be used to furnish a bed of white flowers for spring flowering or be mixed with the variety rosea.

Primula Denticulata cashmeriana.—This variety requires somewhat different cultural treatment than the two aforementioned ones. It should be planted in a light soil in a somewhat raised position, so that its crowns will be well above water which in spring may collect, otherwise they will rot. A moderately sunny position is necessary. The plant flowers from mid-April until mid-May. The flowers are light purple with a yellow eye, and about twelve inches high. The undersides of the leaves are covered with a beautiful golden coloured dust. The inflorescence is an umbel similar to the other varieties. Not being entirely hardy a protection of litter must during winter be afforded.

Primula Elatior.

This perfectly hardy plant is a cross between the English Primrose, *Primula vulgaris*, and the Cowslip, *Primula officinalis*. The flowers are pale yellow and are horizontal or drooping on their stems. They are at their best from mid-April until mid-May. They reach a height of nine to twelve inches. The petioles of the leaves are somewhat winged. The plants are very useful for planting out in beds or borders during autumn for spring flowering. It is best to afford a light covering after planting. As a carpeting plant for beds of tall bulbous plants, it is good and should be more generally used. May be propagated by division, or raised from seeds.

Primula Frondosa.

A little alpine species with purple flowers. The stems and leaves are covered with a white powder. In height it is only four to six inches. It requires a semi-shady spot, with some protection during winter. It flowers from early May until June. The plant is especially adapted to the rock garden.

Primula Japonica.

A plant equally desirable for outdoor or indoor culture. The flowering stems reach a height of about two feet; the leaves are large, irregular and sharply toothed. The following varieties are all hardy and of great value. They are perhaps the best of the genus for associating with aquatic plants, as they are entirely at home along the margins of pools or streams, if planted in positions where the roots are above the water line. In a semi-shady position in the herbaceous border where a deep rich and moist soil pertains, they flower splendidly and over a considerable period, namely, late May until mid-July. The plants are easily raised if the seed is sown as soon as ripe.

Rose Queen.—A variety with handsome rose pink flowers, about eighteen inches high.

Blush Beauty.—The flowers are a delicate blush white.

Splendens.—A plant with large, fiery crimson flowers. The tallest variety, reaching a height of twenty-four inches. A most magnificent, hardy *Primula*.

Primula Officinalis.

A hardy plant, the flowers of which are pale yellow, more or less drooping from their stems. The height is various, usually from nine to fifteen inches. This species is interesting as being one of the supposed parents of the Oxlip. It is useful for beds, borders, or for the rock garden.

Primula Pulverulenta.

A half-hardy perennial, which has large, handsome, purple maroon flowers borne on tiers on long stems after the manner of *Primula japonica*. The leaves are dark green, nine inches long, and are wrinkled and toothed. The species is excellent for border positions, in sheltered localities where it will probably survive with a covering of litter. As a pot plant for greenhouses with intermediate temperatures, it is excellent and its colour renders it valuable. In very cold localities it is better to carry the plants over in cold frames, than to subject them to the winter with chances of failure.

Primula Veitchii.

A new, half-hardy, perennial species of Chinese origin. The flowers are of a beautiful rose purple color, and are borne in umbels. The several stems reach a height of about twelve inches. It is best to winter the plant in frames. The leaves are hairy and somewhat palmate in shape. A greater percentage of plants will germinate if the seeds are sown as soon as ripe. The flowering period is from late May till July.

Primula Vulgaris.

A hardy, well-known, perennial species. One of the hardiest Primroses, it may be used to advantage in many positions. Splendid for naturalizing in the wild garden or woodland, for massing in the herbaceous border, or in the rock garden. It does equally well in a stiff loam as in a light rich soil. It is easily raised from seeds or by division of the root stock. Height of the flowers about three inches.

There are several white and also one or two good blue-flowered varieties of *Primula vulgaris*, which go under the garden name of *Primula acaulis*. In regard to hardiness, uses and other qualities they are equally as desirable as the species, and require the same treatment. They flower from mid-April until late May.

Primula Variabilis.

The Polyanthus, supposed to be a cross between the common Primrose (*Primula vulgaris*) and the Cowslip (*Primula officinalis*) has many splendid varieties. They are all hardy and useful for spring flowering in beds or borders. Whether mixed or planted in separate colours, they are hard to surpass for naturalizing, in the wild garden or woodland. For the rock garden they are excellent and equally so for pot culture in cold frames and cool greenhouses.

The following varieties are standard. In each case the flowers are umbellate and are held well above the foliage, differing in this respect from the Primrose proper.

Munstead Giant White.—A plant with large, white, distinctive flowers and deep orange eyes. The flowering stems are very strong, and about nine inches long. The plant flowers from mid-April until June.

Hose in Hose Yellow.—The flowers of this charming variety are of a golden yellow with deep orange eyes. Height about nine inches. This is a vigorous variety and excellent for beds and borders.



Bean Crop on Park Lands, Fort Erie.



Potato Crop on Park Lands, Fort Erie.

Munstead Giant Red.—The large dark red flowers of this variety with their prominent orange eyes are very attractive. The flowering stems are about twelve inches in length. A most vigorous plant and adapted to all the aforementioned uses. It flowers from late April until June.

Ruby Red.—The flowers are of a beautiful ruby red with eyes that are alternately striped with orange and yellow, giving a curious effect. They attain a height of six to nine inches. The flowering period is from late April until early June. The leaves are of a medium green.

Barr's Orange Yellow.—This variety merits attention not only on account of its attractive flowers, which are orange yellow with deeper orange eyes, but for the reason it will bear twenty or more flowers to the umbel. It is one of the best. Its height is from nine to twelve inches. The flowering period is from early May until June. The leaves are of a medium green.

Gold Laced.—The gold laced varieties are not extremely showy, therefore not so useful as the other varieties. For pot culture or for exhibition purposes, they are interesting. For bedding or naturalizing they are of secondary importance. Their height is from six to nine inches.

Wooller's White.—The pure white flowers of this variety have the usual orange eye. The foliage is light green. The flowering period is during May and June.

All the Polyanthus varieties may be raised from seeds sown in spring, or as soon as the seed is ripe. They may also be readily propagated by division during early fall.

Respectfully submitted,

H. J. MOORE,

Chief Gardener.

THIS INDENTURE made (in triplicate) this 1st day of May, A.D. 1917.

BY AND BETWEEN:

The COMMISSIONERS FOR THE QUEEN VICTORIA NIAGARA FALLS PARK, hereinafter called "The Commissioners,"

Of the First Part,

—and—

WILLIAM LEBLOND, of the City of Niagara Falls, Merchant, hereinafter called "The Lessee,"

Of the Second Part.

WITNESSETH that in consideration of the rents, covenants and agreements hereinafter reserved and contained on the part of the Lessee to be paid, observed and performed, the Commissioners demise and lease unto the Lessee the sole and exclusive right and privilege of offering for sale refreshments and souvenirs, and of exposing photos of scenery, etc., for sale in the dock used by the Maid of the Mist Company below Clifton Incline, which rights and privileges are subject to the following conditions and stipulations:

(1) The sale of refreshments and souvenirs at the Maid of the Mist dock shall be confined to the building presently used for the purpose, and at no other point.

(2) The persons employed by the Lessee coming in contact with the public shall be neatly dressed, and if their conduct, or the conduct of any other person employed by the Lessee, shall be such as to be disapproved by the Superintendent, the Lessee shall forthwith dismiss such person from his employment upon being required to do so by the Superintendent.

(3) All the business shall be conducted in a quiet and orderly manner and to the satisfaction of the Park Commissioners at all times.

(4) The Lessee and all his employees shall at all times conform to any and all rules and regulations which may be promulgated by the Board of Commissioners, from time to time for the government of the Park.

(5) The lease shall extend over the period from January 1st, 1917, to December 31st, 1917, and then be fully completed and ended, proviso for re-entry by the Commissioners on non-payment of rent or non-performance of covenants.

(6) The Lessee shall provide all the dishes and other requisites necessary to conduct the business of supplying refreshments in a proper manner.

(7) The Lessee covenants and agrees during the currency of this lease to pay rental as follows: the sum of \$50 on the first day of August, 1917, and the sum of \$50 on the first day of September, 1917.

The Lessee covenants with the Commissioners that he will keep such books and in such form as the Superintendent shall from time to time prescribe, and will therein in such manner and in such detail as the Superintendent shall direct at the close of each day during said year enter fully, truly and correctly the amount of the gross receipts received by him on each day and that he will produce said books in Queen Victoria Park at the Administration Building, and allow the Superintendent or any other person authorized by the Commissioners to examine said books whenever and as often as requested by the Superintendent.

And the Lessee further covenants that he will during said term deposit the total receipts for each day at latest on the succeeding day (or on the next banking day) in a bank in a separate account and will produce said bank book at said office for inspection when requested by the Superintendent or other person authorized by the Commissioners to inspect same.

(8) The Lessee covenants with the Commissioners to pay all Municipal taxes and school rates which may be legally chargeable against him by reason of his occupation of the premises in manner and form hereby demised.

(9) It is hereby declared and agreed that this agreement shall enure to the benefit of and be binding upon the successors of the Commissioners and the heirs, executors, administrators and assigns of the Lessee, as well as the Commissioners and the Lessee.

IN WITNESS WHEREOF the parties of the First and Second Parts hereunto have set their hands and seals on the day and year above written.

Attest:

WILLIAM LEBLOND.

C. WILLIAMS.

JOHN H. JACKSON.

COMMISSIONERS FOR THE QUEEN
VICTORIA NIAGARA FALLS PARK.

P. W. ELLIS,
Chairman.

THIS INDENTURE made (in triplicate) this 1st day of May, A.D. 1917.

BY AND BETWEEN:

The COMMISSIONERS FOR THE QUEEN VICTORIA NIAGARA
FALLS PARK, hereinafter called "The Commissioners,"

Of the First Part,

—and—

T. W. MIDFORTH, of the City of Niagara Falls, Merchant, hereinafter
called "The Lessee,"

Of the Second Part.

WITNESSETH that in consideration of the rents, covenants and agreements hereinafter reserved and contained on the part of the Lessee to be paid, observed and performed, the Commissioners demise and lease unto the Lessee the sole and exclusive right and privilege of offering for sale refreshments and souvenirs, and of exposing photos of scenery, etc., for sale within the limits of Queenston Heights Park, which rights and privileges are subject to the following conditions and stipulations:

(1) The sale of refreshments and souvenirs at Queenston shall be confined to the pavilion east of Brock's Monument, and the building adjoining the tracks of the International Railway on the easterly side thereof, presently used for the purpose, and at no other point.

(2) The persons employed by the Lessee coming in contact with the public shall be neatly dressed, and if their conduct, or the conduct of any other person employed by the Lessee, shall be such as to be disapproved by the Superintendent, the Lessee shall forthwith dismiss such person from his employment upon being required to do so by the Superintendent.

(3) All the business shall be conducted in a quiet and orderly manner and to the satisfaction of the Park Commissioners at all times.

(4) The Lessee and all his employees shall at all times conform to any and all rules and regulations which may be promulgated by the Board of Commissioners, from time to time for the government of the Park.

(5) The lease shall extend over the period from January 1st, 1917, to December 31st, 1917, and then be fully completed and ended, proviso for re-entry by the Commissioners on non-payment of rent or non-performance of covenants.

(6) The Lessee shall provide all the dishes and other requisites necessary to conduct the business of supplying refreshments in a proper manner, except that the Lessee may use the equipment of the Commissioners in the buildings.

(7) The Lessee shall provide means for disposing of all garbage and refuse in a proper and efficient manner and to the satisfaction of the Park Superintendent.

(8) The Lessee covenants and agrees during the currency of this lease to pay rental as follows: the sum of \$200 on the first day of August, 1917, and the sum of \$500 on the first day of September, 1917, together with 17½ per cent. of all of the gross receipts exceeding \$4,000 derived by the Lessee from all sources connected with the business hereby demised and leased, payable on the day on which the business for the season of 1917 is closed.

The Lessee covenants with the Commissioners that he will keep such books and in such form as the Superintendent shall from time to time prescribe, and will therein in such manner and in such detail as the Superintendent shall direct at the close of each day during said term enter fully, truly and correctly the amount of the said gross receipts received by him as aforesaid on each day, and that he will produce said books in the office of the Commissioners, Administration Building, Queen Victoria Park, and allow the Superintendent or any person authorized by the Commissioners to examine such books whenever and as often as requested by the Commissioners or Superintendent so to do.

The Lessee further covenants that he will during said term deposit the total receipts for each day at latest on the succeeding day (or on the next banking day) in a bank in a separate account, and will always keep an amount equal to the rental then payable to the Commissioners in said account, and will produce said bank book at the Administration Building for inspection when requested by the Superintendent.

(9) The Lessee covenants with the Commissioners to pay all Municipal taxes and school rates which may be legally chargeable against him by reason of his occupation of the premises in manner and form hereby demised.

(10) It is hereby declared and agreed that this agreement shall enure to the benefit of and be binding upon the successors of the Commissioners and the heirs, executors, administrators and assigns of the Lessee, as well as the Commissioners and the Lessee.

IN WITNESS WHEREOF the parties of the First and Second Parts hereunto have set their hands and seals on the day and year above written.

Attest:

C. WILLIAMS.

JOHN H. JACKSON.

T. W. MIDFORTH.

COMMISSIONERS FOR THE QUEEN
VICTORIA NIAGARA FALLS PARK.

P. W. ELLIS,
Chairman.

Copy of an Order-in-Council approved by His Honour the Lieutenant-Governor, the 30th day of January, A.D. 1917.

Upon the recommendation of the Honourable the President of the Council, the Committee of Council advise that in order to prevent the appointment of men eligible for military service, except in cases of necessity the following Regulations be made and established:

1.—(a) In making appointments in the Civil Service at the seat of Government, Toronto, or in the Public Service as interpreted by Clauses (b) and (c) of Section 2 of The Ontario Public Service Act, Cap. 14, R.S.O. 1914, or under any other Act of the Province, preference shall be given to members of the Canadian Expeditionary Forces who have served overseas during the present war, and who have been honourably discharged therefrom, especially those who through disability occasioned by active military service are unable to fill their previous occupations, such appointments to be made with due regard to the capacity of any applicant to discharge the duties of the position to which it is proposed to appoint him.

(b) Heads of Departments and Deputy Heads of Departments shall within their respective jurisdictions over appointments be responsible for establishing systematic methods for insuring that such preference is given.

2. During the continuance of the present war no male person eligible for military service shall be appointed to the Civil Service whether in the Inside Service or in the Outside Service, unless such person possesses special qualifications for the office to which he is appointed, that in the opinion of the Minister recommending the appointment enables such party to render services of greater value to the state in such position than if he should enlist for active service in the naval or military forces.

Certified,

J. LONSDALE CAPRÉOL,
Clerk, Executive Council.

POWER COMPANY RETURNS IN AVERAGE HORSE-POWER.

Canadian Niagara Power Co.		Ontario Power Co.		Electrical Development Co.	
Half-year ending	Horse-power.	Half-year ending	Horse-power.	Half-year ending	Horse-power.
1906—Apr. 30 ...	12,206				
Oct. 31 ...	12,552				
1907—Apr. 30 ...	20,523				
Oct. 31 ...	29,698				
1908—Apr. 30 ...	29,867	1908—Mar. 31 ..	13,535	1908—Jan. 31...	11,324
Oct. 31 ...	34,696	Sep. 30 ..	20,177	July 31...	13,204
1909—Apr. 30 ...	35,502	1909—Mar. 31 ..	32,192	1909—Jan. 31...	13,575
Oct. 31 ...	40,441	Sep. 30 ..	28,826	July 31...	18,212
1910—Apr. 30 ...	46,613	1910—Mar. 31 ..	47,421	1910—Jan. 31...	17,579
Oct. 31 ...	47,157	Sep. 30 ..	45,023	July 31...	18,863
1911—Apr. 30 ...	48,027	1911—Mar. 31 ..	54,765	1911—Jan. 31...	22,157
Oct. 31 ...	43,583	Sep. 30 ..	55,876	July 31...	20,419
1912—Apr. 30 ...	50,183	1912—Mar. 31 ..	70,272	1912—Jan. 31...	21,531
Oct. 31 ...	49,716	Sep. 30 ..	73,899	July 31...	26,787
1913—Apr. 30 ...	53,608	1913—Mar. 31 ..	91,180	1913—Jan. 31...	34,458
Oct. 31 ...	60,771	Sep. 30 ..	97,620	July 31...	33,398
1914—Apr. 30 ...	64,187	1914—Mar. 31 ..	107,740	1914—Jan. 31...	40,843
Oct. 31 ...	60,067	Sep. 30 ..	116,385	July 31...	29,059
1915—Apr. 30 ...	58,312	1915—Mar. 31 ..	124,134	1915—Jan. 31...	45,377
Oct. 31 ...	60,483	Sep. 30 ..	114,717	July 31...	46,023
1916—Apr. 30 ...	65,200	1916—Mar. 31 ..	134,324	1916—Jan. 31...	65,355
Oct. 31 ...	69,992	Sep. 30 ..	143,523	July 31...	89,045
1917—Apr. 30 ...	80,723	1917—Mar. 31 ..	152,448	1917—Jan. 31...	115,112
Oct. 31 ...	94,768	Sep. 30 ..	149,984	July 31...	119,682

*Anno Vicesimo
Victoriae Reginae.*

CAP. CCXXVII.

An Act to incorporate the International Bridge Company.

Reserved for the signification of Her Majesty's pleasure 10th June, 1857.

The Royal Assent given by Her Majesty in Council on the 27th August, 1857; and Proclamation thereof made by His Excellency Sir William Eyre, Administrator of the Government of Canada, in the *Canada Gazette* of the 10th October, 1857.

Whereas the construction of a Bridge across the Niagara River Preamble.
at or near the village of Waterloo, in the Township of Bertie, would be of great advantage to the public, and the persons hereinafter named (amongst others) have petitioned for an Act of Incorporation for facilitating that object: Therefore, Her Majesty, by and with the advice and consent of the Legislative Council and Assembly of Canada, enacts as follows:

1. David Christie, John Fraser, John Oldfield, Robert H. Barlow, Company
Thomas Mayne Daly, Joseph D. Clement, Allen Cleghorn, Alexander incor-
Douglas, William A. Thompson, Michael H. Foley, Angus Morrison, porated.
John Wilson, George B. Southwick, and all such other person or persons as shall, under the provisions of this Act, become subscribers to or proprietors in the Company hereby intended to be incorporated, shall be and are hereby united into a Company, for constructing, maintaining, working and managing a Bridge across the Niagara River, from some point at or near the village of Waterloo (known as Fort Erie), in the said Township of Bertie, to the City of Buffalo, according to the rules, orders and directions of this Act, and shall for that purpose be a body corporate and politic by the name of the "International Bridge Company."

And the said Company shall be and they are hereby authorized Corporate
and empowered from and after the passing of this Act, by themselves, name, and
their agents, officers, workmen and servants, to make and complete the general
Bridge aforesaid, and to purchase, acquire and hold such real estate powers.
as is hereinafter mentioned, and from time to time to sell, alienate and dispose thereof, and to acquire others in lieu thereof, as may be requisite for the object aforesaid.

2. The capital of the said Company shall be five hundred thousand Capital and
dollars divided into five thousand shares of one hundred dollars each, shares.
with power from time to time to increase the said Capital Stock to one million dollars; such shares as aforesaid shall be and the same are hereby vested in the shareholders and their respective heirs, executors, administrators and assigns, to their proper use and behoof, propor- Rights of
tionately to the sums subscribed and paid by each of the said Share- share-
holders. holders.

Transfer of
shares, etc.

Limited
liability

Proportion
of votes
to shares.

Opening
stock-books.

Ten per cent.
to be paid
down.

Proviso:
allotment of
shares if
more than
enough be
subscribed.

holders respectively; and according to the same proportion each of the said Shareholders respectively shall be entitled to have, receive and take their proportions respectively in the net profits and income that may arise or accrue therefrom; and the said shareholders respectively may sell, transfer, give or alienate the shares held by them respectively, whensoever they respectively consider fit, subject, however, to the By-laws of the said Company to be made by the Directors hereinafter mentioned, and as hereinafter provided; and the said shares shall be deemed personal estate, notwithstanding the conversion of any portion of the said Capital Stock into land; and no shareholder shall be liable for the payment of any debt or obligation due by the said Corporation beyond the unpaid amount of the shares held by him in the same.

3. At all meetings of the said Corporation each shareholder may vote by proxy duly appointed in writing, or in person, and shall be entitled to one vote for each share held by him in his own name, or in the names or name of the person or persons of whom he may be the heir at law, or the proper legal executor, administrator, or legatee, for at least one calendar month previous to the day of election; and all questions proposed or submitted for the consideration of the said meetings shall be finally determined by the majority of such votes.

4. The persons hereinbefore named, or the majority of them, shall cause books of subscription to be opened in the Village of Waterloo aforesaid, in the Town of Brantford, and in the City of Toronto, for thirty days, and afterwards in such other places as they may from time to time appoint, until the meeting of the Shareholders hereinafter provided for, for receiving the subscriptions of persons willing to become subscribers to the said undertaking, and for this purpose it shall be their duty and they are hereby required to give public notice in one or more newspapers published in the County of Welland, in the Town of Brantford, and in the said City of Toronto, respectively, as they or a majority of them may think proper, of the time and places at which such books will be opened and ready for receiving subscriptions as aforesaid, the persons authorized by them to receive subscriptions, and a chartered Bank or Banks into which the ten per cent. thereon is to be paid at the time hereinafter limited for such payment; and every person whose name shall be written in such books as a subscriber to the said undertaking, and shall have paid within ten days after the closing of the said books into the Bank or Banks aforesaid or any of the branches or agencies thereof, ten per centum on the amount of stock so subscribed for, to the credit of the said Company, shall thereby become a shareholder of the said Company, and shall have the same rights and privileges as such as are hereby conferred on the several persons who are herein mentioned by name as members of the said Corporation; and such ten per centum shall not be withdrawn from the said Bank or Banks, or otherwise applied, except for the purposes of the said Company, or upon the dissolution thereof for any cause whatsoever; Provided further, that if the total amount of subscriptions, within the thirty days limited as aforesaid, shall exceed the said sum of five hundred thousand dollars, then in such case the

shares of each subscriber or subscribers shall be, as near as may be, proportionably reduced by the persons hereinbefore named or a majority of them, until the total number of shares shall be brought down to five thousand shares.

5. So soon as two hundred and fifty thousand dollars of the capital stock of the said Company shall have been subscribed, and the ten per centum paid, as aforesaid, it shall be the duty of the said persons hereinbefore named, or a majority of them, to call a general meeting of the shareholders, for the purpose of putting this Act into effect; which said meeting shall be held at the village of Waterloo aforesaid, and thirty days' previous notice thereof shall be given in the newspapers, as hereinbefore provided in the fourth section of this Act; at which said general meeting, the shareholders shall choose nine Directors, in the manner and qualified as hereinafter mentioned, who shall hold office until the first annual general meeting for the election of Directors, and until others are appointed in their stead.

First meeting for election of directors.

6. In each year after the said meeting hereinbefore provided for the first election of Directors, the annual general meeting of the said shareholders shall be held on the first Tuesday in July in each year, at the said Village of Waterloo, at such hour and place as the said Directors may appoint; and public notice shall be given thereof, by notice inserted twice or oftener, at least eight days previous to each said meeting, in some one newspaper or newspapers published in the said County of Welland, the said Town of Brantford, and the City of Toronto, respectively.

Annual general meeting of shareholders

7. At such first, and at every subsequent annual general meeting of the said shareholders hereinbefore directed, the said shareholders, or a majority of them there present, either by proxy or in person, by vote, according to the said number of shares, shall choose nine persons then being shareholders in the said Corporation, which persons so chosen shall be the Board of Directors to manage, direct, and carry on the affairs and business of the said Corporation for one year next following such annual meeting, or until another Board of Directors shall be appointed; and particularly such matters and things as are by this Act hereinafter directed and authorized to be done by such Directors, and as shall, from time to time, be ordered by such annual or other general meetings of the said shareholders; and shall have power to name and appoint from the members of the said Board, a President, Vice President, Treasurer, and Secretary; And at any meeting of the said Directors duly held, any seven members of such Board shall be a quorum, and may exercise the powers of the said Board: Provided always, that such President or Vice President in the absence of the President to be chosen as aforesaid, in addition to his own vote, shall have a casting vote in case of an equal division of votes, at the meetings of the aforesaid Directors: Provided always, that such Board shall, from time to time, make reports of their proceedings to, and be subject to examination and control of the said general meetings of the shareholders, and shall pay obedience to all such orders and

Election of directors, and period of service.

President, etc.

Quorum.

Proviso.

Proviso.

Directors
subject to
general
meetings.

Proviso.

Proviso.

Proviso.

Provision in
case of
failure of
any election.

Powers of
the board of
directors.

Appointing
officers, etc.

Certificates
of stock.

Choosing
site for
bridge etc.

directions in and about the premises as shall, from time to time, be ordered and directed by the said shareholders at any such general meeting, such orders and directions not being contrary to the provisions of this Act or to the laws of this Province: Provided also that the Directors who are to be chosen at the first meeting of the said shareholders shall be a Board for the purposes aforesaid, until the first annual general meeting, and shall have the like powers, and exercise all or any of the powers vested by this Act in the said Board to be chosen at such first or other general annual meeting; Provided also further, that the members of any such Board, at any time going out of office, may be re-elected: Provided also further, that security may be taken from any of the office-bearers of the said Company for the due fulfilment of their duties: And provided also further, that any stockholder in the said Company, whether a British subject or alien, or a resident in Canada or elsewhere, shall have an equal right to hold stock in the said Company, and to vote on the same, and to be eligible to office in the said Company.

8. The failure to hold the first annual general meeting or any other meeting, or to elect such Board of Directors, shall not dissolve the said Corporation; but such failure or omission shall and may be supplied by and at any special meeting to be called as the said Directors may appoint for that purpose; and until such election of a new Board, those who may be in office for the time being shall be and continue in office, and exercise all the rights and powers thereof until such new election be made as hereinbefore provided.

9. The said Board shall have and be invested with full power and authority to conduct, manage and oversee, and transact all and singular the concerns, affairs and business of the said Corporation, and all matters and things whatever in any wise relating to or concerning the same, and amongst other things—

Firstly—To appoint and employ and remove all such engineers, agents or agent, servant or servants, of the said Corporation, as they may find from time to time expedient or necessary, and to regulate the duties and fix the salaries and wages of such agents and servants, and all the necessary expenditure for the management and working of the said Corporation;

Secondly—To regulate the form of certificates of shares and all matters relating to their transfer;

Thirdly—To choose and acquire for and in the name of the said Corporation, the requisite site for the construction of the said Bridge and its dependencies, and to enter into the necessary arrangements and agreements for the construction of the same, and during, upon, and after its construction to have the entire management and disposition thereof, and further to unite with any other Company to be chartered by the people of the State of New York for a similar purpose, and to enter into all requisite contracts and agreements therewith;

Fourthly—To order the payment of any sum of money they may ^{Paying} deem necessary for the purposes of this Act; ^{money.}

Fifthly—To contract a loan or loans for or in the name of the ^{Borrowing} said Corporation, not exceeding in the whole at any one time the sum ^{money.} of two hundred thousand dollars, upon such terms or at such rate of interest less than, equal to, or greater than the legal rate, as may be agreed upon, and to pledge and mortgage the real and personal property of the said Corporation for the payment of any such loan or interest.

Sixthly—To make such calls of money from the several shareholders ^{Making calls} for the time being, upon the shares subscribed for by them respectively, ^{on sub-} as the said Board shall find necessary, and in the name of the said ^{scribers.} Corporation to sue for, recover and get in all such calls, and to cause and declare such shares to be forfeited to the said Corporation in case of non-payment of any such call, and in such way as they shall see fit to prescribe by any By-law; and an action of debt may be brought to recover any money due on any such call, and it shall not be necessary to set forth the special matter in the declaration, but it shall be sufficient to allege that the defendant is the holder of one share or more, as the case may be, in the capital stock of the said Corporation, and is indebted to the said Corporation in the sum to which the call or calls amount (as the case may be, stating the number and amount of such calls) whereby an action hath accrued to the said Corporation to recover the same from such defendant by virtue of this Act, and ^{Suits for} it shall be sufficient to maintain such action, to prove by any one ^{calls.} witness, that the defendant at the time of making any such call was a shareholder in the number of shares alleged, and that any call sued for was made, and notice thereof given in conformity with any such By-law prescribing such call, and it shall not be necessary to prove the appointment of the said Directors or any other matter whatsoever;

Seventhly—To make the necessary By-laws in reference to the ^{Making} powers and duties imposed and conferred upon the said Board by this ^{by-laws.} Act, and generally for the government and management of the said Corporation, subject always to the provisions of this Act and of the laws of this Province; with power to the said Board to vary, alter, repeal or revive any of the said By-laws; Provided always, nevertheless, that all such By-laws, rules or orders, and any such variation, alteration ^{Proviso.} or repeal thereof, may be reviewed or disallowed at any general meeting of the said shareholders.

10. The said Board shall and may call and convene special and ^{Convening} general meetings of the Shareholders whenever it shall be necessary, ^{special} and so often as shall be required, upon the requisition of at least five ^{general} Shareholders, and shall give the public notice hereinbefore mentioned ^{meetings.} of the holding of any such special general meeting, and shall at each annual general meeting, or at any special meeting to be called for that purpose, submit to the Shareholders a clear and detailed statement of the affairs and accounts of the said Corporation, whereupon at such meeting the same shall be examined and audited, and if any

dividend upon, the Capital Stock is thereupon to be made, the same shall at such meeting thereby be declared.

Chairman in
case of
absence of
president.

11. In the absence of the President and Vice-President, at any meeting thereof, it shall be in the power of the Directors present to elect from among themselves a Chairman for the time being, who, in addition to his own vote, shall also, in case of an equal division of votes, have a casting vote at such meeting, and in the event of the death, resignation, continued absence, incapacity or disqualification of any member of the said Board, the Shareholders shall, at a meeting to be called for that purpose, as hereinbefore provided, choose a Shareholder instead and in place of such member, and such Shareholder so chosen shall form part of the said Board until the then next annual election.

Powers for
the acquisition of
lands.

12. The said Corporation is hereby empowered to purchase, receive and hold such real estate, to the extent of ten acres in the whole, as may be necessary and convenient in accomplishing the object for which this charter is granted, and may, by their surveyors and engineers, enter upon such sites and locations and take possession of the same; all such sites and locations shall be purchased of the owner or owners, at a price to be mutually agreed upon, or in case of disagreement as respects the acquisition of the said lands, the several clauses of "The Railway Clauses Consolidation Act," with respect to "Lands and their Valuation," in so far as the same may be applicable to the objects of this Act, shall be incorporated herewith and form part of this Act, as if the same had been expressly set forth herein.

Mode of
constructing
and using
the said
bridge so as
not to
obstruct the
navigation.

13. The said bridge shall be constructed so as not materially to obstruct the navigation of the Niagara River; the said bridge shall have two draws, one across Black Rock Harbour, and the other across the main channel of the river, which said draws shall be of ample width to give free and unobstructed passage to all steamboats and other vessels navigating the said river; the said draws shall be at all times tended and moved at the expense of the said Company so as not to hinder unnecessarily the passage of any steamboats or vessels; From sundown until sunrise during the season of navigation, suitable lights shall be maintained upon the said bridge to guide vessels and steamboats approaching the draws; and for assisting the passage of any vessel through the said draws, the said Company shall at all times keep in readiness one or more steamboats, or steam tugs, suitable for towing the said vessels through the said draws, and shall tow all the said vessels through the same, whenever requested so to do by the officers of such vessels on their regular trips, up and down the river or harbour, without charge; and the said Company shall be liable to pay the owners of any steamboat or vessel, or of the cargoes thereof, all damages which they may sustain by reason of any neglect of the provisions of this section.

Steam tugs
to be kept.

Purposes
of the said
bridge.

14. The said bridge shall be as well for the passage of persons on foot and in carriages, and otherwise, as for the passage of railway

trains, and such Railway Companies as are hereinafter mentioned or referred to, shall have and be entitled to the same and equal rights and privileges in the passage of the said bridge, and in the use of the machinery and fixtures thereof, and of all the approaches thereto.

15. Any Railway Corporation whose road now has, or shall hereafter have, a terminus at, or shall run its trains to or from any point at or near the said Village of Waterloo or the said City of Buffalo, or shall run its trains in connection with any road having such terminus, or upon which trains are or shall be run to or from the localities aforesaid, may, with the consent of a majority of the Shareholders of its stock, loan its credit to the Corporation hereby created, or may subscribe to, or become the owners of the stock thereof, in like manner and with like rights as individuals; and any Municipal Corporation, either County, Town, Township or Village, beneficially affected by or interested in the said bridge, may also subscribe to, and become the owner of such stock, in the manner and with the rights aforesaid, subject to the general provisions of the Upper Canada Municipal Corporations Acts.

16. Whenever the said bridge is so completed as to admit of the passage of railway trains, the said Company may erect such gates and fixtures to guard the entrance of such trains upon the bridge, as the said Directors may deem proper, and may make such By-laws, rules and regulations, not inconsistent with the provisions of this Act, in relation to the use of the said bridge, its machinery, appurtenances, and approaches by Railway Companies, their trains and carriages, as the Directors may think proper, but no discrimination shall be made by the said Directors in favour of or against any one or more Railway Companies, in relation to the approaches or the passage of the said bridge, or the use of its machinery.

17. If any person shall force, or attempt to force, any gate or guard of the said bridge, or the approaches thereto, or if any person shall wilfully do, or cause to be done, any act or acts whatsoever, whereby the said bridge, its lights, stations, works, machinery, fixtures, or other appurtenances thereto, or any part thereof, or any work or approach appertaining thereto, shall be obstructed, impaired, weakened, destroyed or injured, the person so offending shall forfeit to the said Corporation treble the damages sustained by means of such offence or injury, to be recovered in the name of the said Company, with costs of suit, by any proper action for that purpose, and shall moreover be guilty of a misdemeanour, and be punished by fine or imprisonment, or both, by any Court of Justice having cognizance of the offence.

18. The said Company shall, three months before any steps are taken in erecting the piers of the said bridge, cause to be published in one of the public newspapers in each of the Counties of Lincoln, Welland and Brant, a notice, in which shall be stated the particular location of the said bridge with reference to known landmarks, the number of its piers, the length and breadth of its piers, and the distances

between them, the width in the clear, of the draw openings respectively, the entire length of the bridge from land to land, and its height above the water at ordinary stages; and a copy of this notice, the facts of which shall be verified by the oath of the Engineer, signed by the President and Secretary of the Company, and acknowledged by them before a Magistrate or Notary Public, shall be filed in the offices of the respective Clerks of the Peace of the said hereinbefore mentioned Counties.

Power to make coffer-dams, etc., under certain conditions.

19. The said Company shall have power to erect coffer-dams and such other works in the Niagara River as may be necessary for the construction of such bridge, provided the navigation of such river shall not be unnecessarily obstructed by such works; and it shall be the duty of the said Company to put up and maintain in the night time during the season of the navigation, a good and sufficient light at each end of any coffer-dam which may be erected by the said Company, the said light to be placed at least five feet above the said dam; and also, such buoys, during both day and night, as may be necessary for the guidance of persons navigating the said river; Provided always, that before commencing the works of the said bridge, or taking possession of any part of the beach or land covered with water or other public property, the Company shall obtain the consent of the Governor in Council, who may impose such terms and conditions as he shall think proper before granting permission to commence the works or take possession of any public property as aforesaid; nor shall the works be commenced until the plan thereof in all its details by which the public convenience and the facility of navigation can be affected, shall have been submitted to and approved by the Governor in Council; and the Company shall abide strictly by the plans so approved, and shall not deviate therefrom except by the express consent of the Governor in Council to such deviation.

Plan of works to be approved by governor-in-council.

Company may use streets, etc., in Waterloo.

20. The Corporation hereby created shall have power to use any of the streets, squares, lanes or alleys of the Village of Waterloo, in the said Township of Bertie, for the erection of the said bridge and the works and approaches thereto appertaining, provided the consent of the Municipal Council of the said Township of Bertie be first obtained.

Bridge to be commenced in 3 and finished in 6 years.

21. If the said bridge shall not be commenced within three years and completed within six years from the passing of this Act, the said Corporation shall from thenceforth cease.

Public Act, etc.

22. The Interpretation Act shall apply to this Act, and this Act shall be deemed a Public Act.

DOMINION LEGISLATION AFFECTING THE INTERNATIONAL RAILWAY COMPANY

63—64 VICTORIA.

CHAPTER 54.

AN ACT RESPECTING THE BUFFALO RAILWAY COMPANY (FOREIGN).

(Assented to 7th July, 1900.)

WHEREAS the Buffalo Railway Company, incorporated under the laws of the State of New York, has, by its petition, prayed that it be enacted as hereinafter set forth, and it is expedient to grant the prayer of the said petition: Therefore Her Majesty, by and with the advice and consent of the Senate and House of Commons of Canada, enacts as follows:—

Preamble.

1. The Buffalo Railway Company, hereinafter called "the Company," is invested with and shall be entitled to all the powers, privileges and rights as a corporation, necessary for the convenient and proper carrying on of the business and undertakings in Canada in the next following section mentioned.

Buffalo
Railway
Company
incor-
porated.

2. The Company may purchase the entire assets and acquire, undertake and exercise the whole or any part of the business, undertaking, property and liabilities, and the name, franchise and good-will of the Niagara Falls Park and River Railway Company, the Queenston Suspension Bridge Company, the Queenston Heights Bridge Company, the Clifton Suspension Bridge Company, or of any of such companies, and may pay therefor in such manner as is agreed upon; and any before mentioned company is hereby authorized to sell and transfer its assets, business, property, name, franchise and good-will to the Company, and the Company and such other company may enter into agreements of purchase and sale and do all acts necessary or convenient for the purpose of such sale and purchase; and the execution of any such agreement shall *ipso facto* vest in the Company the interest and title in and to the property the subject matter of the agreement, and the business, property, real and personal, and all rights and incidents appurtenant thereto and all other things belonging to such other company, shall be taken and deemed to be transferred to and vested in the Company without further act or deed.

Power to
acquire
certain
franchises
in Canada.

A duplicate of each such agreement shall, within thirty days after its execution, be filed in the office of the Secretary of State of Canada, and notice thereof shall be given by the Company in *The Canada Gazette*.

Deposit of
agreement.

3. The Company by its deeds of trust or mortgages may subject any assets, business, undertaking and property acquired as in the next

Security
for bonds.

preceding section mentioned, including the bonds issuable and mortgagable or pledgable by the Niagara Falls Park and River Railway Company, to a lien or charge to secure any bonds which it may issue.

Service of
process.

4. The Company shall have an office at or near Niagara Falls, Ontario, and service of process or legal documents may be effected upon any clerk or officer employed therein or upon the person then in charge thereof, and such service shall be good service upon and shall bind the Company.

Saving as
to Queen
Victoria
Niagara
Falls Park.

5. Notwithstanding anything in this Act contained, the jurisdiction and control of the Commissioners for the Queen Victoria Niagara Falls Park in respect to the matters placed under their jurisdiction and control by virtue of Chapter 96 of the Statutes of 1892 of the Legislature of Ontario, and the powers of the said Legislature in respect of the Niagara Falls Park and River Railway Company, shall continue the same as if this Act had not been passed, nor shall anything in this Act contained vary the agreement of the fourth of December, one thousand eight hundred and ninety-one, by the said Statute of 1892 ratified and confirmed.

Bridge of
Queenston
Heights
Bridge Co.
to be kept
open.

6. The bridge of the said Queenston Heights Bridge Company shall be kept open every day and night throughout the year for the use of passengers on foot or travelling in cars or other vehicles, upon the payment, by intending passengers, of the tolls from time to time prescribed by the Company and approved of by the Governor-in-Council.

Applica-
tion of laws
of Canada
and
Ontario.

7. Nothing in this Act contained shall relieve the Company from the observance of the laws of Canada or Ontario, as the case may be, except in so far as such laws are inconsistent with the acquisition and operation of the undertakings as hereby authorized.

2 EDWARD VII.

CHAP. 43.

AN ACT RESPECTING THE BUFFALO RAILWAY COMPANY AND THE INTERNATIONAL RAILWAY COMPANY.

(Assented to 15th May, 1902.)

Preamble.

Whereas the Niagara Falls Park and River Railway Company, the Buffalo Railway Company, the Queenston Suspension Bridge Company, the Queenston Heights Bridge Company, the Clifton Suspension Bridge Company and the International Railway Company have, by their petitions, prayed that it be enacted as hereinafter set forth, and it is expedient to grant the prayer of the said petitions: Therefore His Majesty, by and with the advice and consent of the Senate and House of Commons of Canada, enacts as follows:

1. The name “International Railway Company” (the successor in interest of the Buffalo Railway Company) is substituted for the name “Buffalo Railway Company” where it occurs in Section 1 of Chapter 54 of the Statutes of 1900; but such substitution shall not in any way impair, alter or affect the liabilities of the Buffalo Railway Company, nor in any wise affect any suit or proceeding now pending or judgment existing either by, or in favour of, or against that Company, which, notwithstanding such substitution, may be prosecuted, continued, completed and enforced as if this Act had not been passed.

1900, c. 54,
s. 1,
amended.
Name of
company.
Effect of
change.

2. The vesting in the said Company of the business, property rights and incidents appurtenant thereto and all other things belonging to the Niagara Falls Park and River Railway Company by any agreement made between it and the said Company by the said Statute of Canada does not deprive or assume to deprive the Legislature of Ontario of its powers and rights with respect to the Niagara Falls Park and River Railway Company or the jurisdiction and control of the Commissioners for the Queen Victoria Niagara Falls Park as by the said statute provided.

Rights and
powers
saved.

1—2 GEORGE V.

CHAP. 98.

AN ACT RESPECTING INTERNATIONAL RAILWAY
COMPANY AND INTERNATIONAL TRACTION
RAILWAYS.

(Assented to 19th April, 1911.)

WHEREAS petitions have been presented praying that it be enacted as hereinafter set forth, and it is expedient to grant the prayer of the said petitions: Therefore His Majesty, by and with the advice and consent of the Senate and House of Commons of Canada, enacts as follows:

Preamble.
1900, c. 54
1902, c. 43.

1. International Traction Railways may acquire and become possessed of all the estate, property, name, rights, privileges and franchises of International Railway Company within Canada, and is invested with and entitled to all the powers, privileges and rights of a corporation, under the name of “International Traction Railways,” necessary for the convenient and proper carrying on of the business and undertaking of International Railway Company in Canada; but nothing in this Act shall in any way impair, alter or affect the liabilities of International Railway Company, but International Traction Railways shall be responsible for them and they shall become the liabilities of International Traction Railways and may be enforced against it, and nothing in this Act shall in anywise affect any suit or proceeding now pending or judgment existing, either by or in favour of or against International Railway Company, which may be prosecuted, continued, completed and enforced as if this Act had not been passed, and nothing in this Act shall in any

Amalgama-
tion.

Corporate
name.

Rights
saved.

way enlarge any rights heretofore conferred upon International Railway Company or validate any rights claimed by International Railway Company to have been heretofore conferred upon it.

Provincial
powers and
rights not
affected.

2. The vesting in International Traction Railways of the estate, property, rights, privileges and franchises formerly belonging to the Niagara Falls Park and River Railway Company and now belonging to International Railway Company, does not deprive, or assume to deprive, the Legislature of the Province of Ontario of its powers and rights with respect to the Niagara Falls Park and River Railway Company, or International Railway Company, or International Traction Railways or the jurisdiction and control of the Commissioners for the Queen Victoria Niagara Falls Park, as provided by Chapter 54 of the Statutes of 1900 and Chapter 43 of the Statutes of 1902.

Documents
to be filed.

3. A duplicate or certified copy of the charter of International Traction Railways, granted under the Laws of the State of New York, of all amendments made thereto up to the date of the coming into force of this Act, and of the document evidencing the succession in interest of International Traction Railways shall be filed in the office of the Secretary of State of Canada upon the coming into force of this Act, and notice of such filing shall then be given by International Traction Railways in *The Canada Gazette*; and all amendments of the said charter made subsequent to the coming into force of this Act shall be so filed forthwith and notice of such filing be given in the same manner.

Notice.

Commence-
ment of
Act.

4. This Act shall come into force on a day to be named by proclamation of the Governor-in-Council.

AGREEMENT WITH JAMES R. SMITH.

THIS INDENTURE made the ninth day of May, in the year one thousand eight hundred and ninety-nine, by and between the Commissioners of the Queen Victoria Niagara Falls Park, hereinafter styled the Commissioners, of the one part, and James R. Smith of the City of Buffalo in the State of New York, one of the United States of America, Esquire, of the other part.

WHEREAS the said James R. Smith acquired by virtue of an Indenture, dated the fifth day of August, one thousand eight hundred and ninety-eight, the property of the Reverend Sutherland Macklem, known as Clark Hill in the Township of Stamford and County of Welland, being certain parts of Lot Number one hundred and seventy-five of the said township, which said Indenture is duly registered in Book R of the said township on the 12th August, 1898, and numbered 4666, and also by the said Indenture did acquire from the said Sutherland Macklem certain rights among others reserved by the said Sutherland Macklem to himself and his assigns in a certain conveyance of land by him the said Sutherland Macklem to Her Majesty the Queen, dated the sixth day of May, 1887, for the purpose of drawing from the Niagara River and forcing up to the Mansion House called Clark Hill and the grounds adjacent thereto the water required for the purpose of supplying the said house and grounds with water for all domestic and general purposes.

AND WHEREAS the said James R. Smith is about to obtain power to force up to the said Mansion House and the grounds adjacent thereto the water required for the purpose of supplying the said house and grounds with water for all domestic and general purposes as by the said Sutherland Macklem is reserved by the above recited Indenture dated the sixth day of May, 1887.

THIS INDENTURE WITNESSETH that the said James R. Smith for himself, his heirs, executors, administrators and assigns, grants and surrenders to the Commissioners all his rights to use the waters of the Niagara River in any manner as heretofore used or capable of being used for propelling machinery or water wheels or otherwise in order to force water for the purposes hereinbefore recited from the Niagara River to the said Mansion Grounds, with right to remove all appliances or raceways used for propelling such machinery or water wheels.

PROVIDED always that such grant or surrender shall not deprive the said James R. Smith from drawing and taking from the Niagara River the water required for the purpose of supplying the Mansion House called Clark Hill and the grounds adjacent thereto for all domestic and general purposes, and to maintain and keep in, upon or under the lands of the Park the water pipes and drain pipes required or which may be required for the purpose of conducting the water from the said river to the said Mansion House and grounds and the drainage from the said house and grounds to the said river, and from time to time by himself, his servants or workmen or his assigns, their servants or workmen to enter upon the lands of the park for the purpose of amending, altering, repairing and renewing the machinery used and which may be used for forcing the said water (other than by means of water power or water wheels) and also of opening, cleaning, repairing and relaying the water pipes for conducting water to the said Mansion and grounds and the drains from the said house and grounds to the said river, doing as little damage as possible to the surface of the lands within the park and restoring the same as far as possible to its previous condition and protecting all

excavations, pits and openings made for the purpose of examining and repairing such pipes and drains.

AND the said James R. Smith for himself, his heirs, executors, administrators and assigns, doth hereby covenant with the Commissioners, their successors or assigns, that he will duly observe and perform all such acts, matters and things as are hereinbefore incumbent upon him to do, observe and perform.

AND this indenture doth further witness that the Commissioners do license and permit the said James R. Smith, his heirs and assigns, to have and use as a private road into the park the old roadway now within the park and leading down the face of the northern slope of Clark Hill, and doth further permit the said James R. Smith to extend the same to the general driveway of the park upon a line of direction approved by the Commissioners, the same to be completed within eighteen months from the date of these presents, and the maintenance thereof to be done by and at the cost of the said James R. Smith, provided that the said license is revocable at any time by the Commissioners.

In witness whereof the parties hereto have on the day and year first aforesaid affixed their respective seals and the said James R. Smith at same time his proper signature, the Commissioners affixing their corporate seal and the Chairman his sign manual.

SIGNED, SEALED AND DELIVERED

in the presence of

CARLTON M. SMITH.

HENRY Y. GRANT.

JAMES WILSON as to signature of

J. W. LANGMUIR.

JAMES R. SMITH.

(Seal)

J. W. LANGMUIR, *Chairman of the Queen
Victoria Niagara Falls Parks Com-
mission.*

(Seal)

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DETAILED REPORT

OF THE

Superintendent of Insurance

TRANSACTIONS FOR THE YEAR 1917

PRINTED BY ORDER OF
THE LEGISLATIVE ASSEMBLY OF ONTARIO



TORONTO :

Printed and Published by A. T. WILGRESS, Printer to the King's Most Excellent Majesty

1918

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WILLIAM BRIGGS,
Corner Queen and John Streets,
TORONTO.

To His Honour SIR JOHN STRATHEARN HENDRIE, K.C.M.G., C.V.O., a Colonel in the Militia of Canada, Etc., Etc., Etc., Lieutenant-Governor of the Province of Ontario.

MAY IT PLEASE YOUR HONOUR:

The undersigned has the honour to present the detailed Report of the Superintendent of Insurance for the year ended 31st December, 1917.

Respectfully submitted,

I. B. LUCAS,
Attorney-General.

TORONTO, July 30th, 1918.

PARLIAMENT BUILDINGS,

TORONTO, July 29th, 1918.

*To the Honourable I. B. LUCAS, K.C., M.P.P., etc.,
Attorney-General,
Toronto.*

SIR,—I have the honour to submit the accompanying reports respecting the various organizations constituted to undertake contracts of insurance, indemnity or guarantee in the Province of Ontario. Of these insurers the Ontario Insurance Act distinguishes the following divisions:

A. Registered Dominion Licensees: being Insurance Corporations, Companies or Underwriters operating under or by virtue of the Insurance Act of Canada, and registered by the Province of Ontario, for the transaction of insurance in the Province.

B. Provincial Licensees: being Insurance Companies licensed, inspected and registered by the Province of Ontario, for the transaction of insurance therein.

Of these divisions, the Companies comprised in Division B (Provincial Licensees) are alone inspected by the Province, and are here reported on in the usual form and with the usual financial details pursuant to the provisions of the Ontario Insurance Act.

All of the Companies in Division A, except Ocean and Inland Marine Companies, make financial statements annually to the Dominion of Canada; and those statements, as revised by the Dominion Superintendent, can be found in the Superintendent's detailed Annual Report. The balance sheets, therefore, printed here, under Division A, are limited to those of Ocean and Inland Marine Companies.

In order to prevent unnecessary delay in publication, the two Divisions have been placed simultaneously in the printer's hands—the pages of the Divisions being distinguished by the Division letter prefixed. Division indexes have been inserted at the end of the volume. These indexes show the Companies standing registered at the dates therein mentioned.

I have the honour to be, Sir,

Your most obedient servant,

A. R. BOSWELL,

Superintendent of Insurance.

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DIVISION A.

INSURANCE CORPORATIONS OR COMPANIES, OPERATING UNDER THE INSURANCE ACT OF CANADA, AND REGISTERED BY THE PROVINCE OF ONTARIO, FOR THE TRANSACTION OF INSURANCE IN THE PROVINCE.

DIVISION A.—INSURANCE CORPORATIONS OR COMPANIES, OPERATING UNDER
THE INSURANCE ACT OF CANADA AND REGISTERED BY THE PROVINCE
OF ONTARIO FOR THE TRANSACTION OF INSURANCE IN THE PROVINCE.

NOTE.—Reports heretofore made respecting such companies described fully their mode and place of incorporation; their statutory powers, duties, rights, and obligations; their internal organization; the relation of the members *inter se*; the liabilities of the members to the creditors of the Company; the kind or kinds of insurance for which the Company is registered in Ontario; and the extent to which assets of the Company have been deposited in various countries as special security for the policyholders of those several countries. In the present report, except in the case of new admissions to registry, it has not been considered necessary to set out all of these details. Where any change has occurred in the Company's powers or status, of which the Department of Insurance has had notice, the nature and extent of such change are indicated.

All the Companies in Division A, except Ocean Marine Companies and (since 4th May, 1910, Inland Marine Companies, 7-8 George V, 1917, c. 29 (D)), make financial statements annually to the Dominion of Canada; and those statements, as revised by the Dominion Superintendent, can be found in the Superintendent's Annual Report. The balance sheets, therefore, printed here, under Division A, are limited to those of Ocean and Inland Marine Companies.

The deposits of Companies in this division have been revised up to the 1st April, 1918.

DIVISION A

ALLIANCE ASSURANCE COMPANY, LIMITED.

Register No. 6317.

Certificate of Registry 3665.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Alfred W. Smith, Toronto. Suits by or against the Company may be brought in the name of the Alliance Assurance Company, Limited.

2. The Company was originally constituted by deed of settlement dated the 4th August, 1824, under the name of the Alliance British and Foreign Life and Fire Assurance Company. The corporate name was changed to the Alliance Assurance Company, and the Company is now governed by the Act of the Imperial Parliament 49 and 50 Vict., chap. 74 (the Alliance Assurance Company's Act, 1886), and by the said deed as thereby altered. The Company was under the (Imperial) Companies' Act, 1862 to 1900, registered as a Limited Company, 11th April, 1902.

3. *The members are related* as shareholders in a joint stock company with a capital of five million pounds, divided into 250,000 shares, each of the nominal amount of £20, on each of which the sum of £2 4s. is deemed to have been paid. The contracts of the Company contain a clause limiting the liabilities of the shareholders to the amount remaining unpaid on his or her share or shares; and see new paragraph 2 *supra*.

NOTE.—The clause above referred to is as follows: "Provided always that no member of the Company shall be liable for more than the unpaid portion of his share or shares in the Capital of the Company."

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Fire, Accident, Sickness, Guarantee and Automobile Insurance. The Company is also registered under the Ontario Insurance Act to transact Ocean and Inland Marine Insurance.

5. *Deposited Assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$283,191, held by the Receiver-General of Canada.

CANADA LIFE ASSURANCE COMPANY.

Register No. 6203.

Certificate of Registry No. 3550.

DIRECTORS AND OFFICERS.

Directors.—Herbert C. Cox, Toronto; Adam Brown, Hamilton; Alexander Bruce, K.C., Toronto; E. R. Wood, Toronto; Kenneth McKenzie, Winnipeg; J. H. Plummer, Toronto; Leighton McCarthy, K.C., Toronto; Robert Bickerdike, M.P., Montreal; Hon. J. A. Lougheed, Calgary, Alta.; Brigadier-Gen. the Hon. Sir John M. Gibson, K.C.M.G., Hamilton; H. A. Richardson, Toronto; Robert Stuart, Chicago, Ill.; F. Le M. Grasset, M.D., Toronto; Dr. John Hoskin, K.C., Toronto; William B. Meikle, Toronto.

Officers.--Herbert C. Cox, President and Manager, Toronto; J. H. Plummer, Vice-President, Toronto; C. R. Acres, Secretary, Toronto.

1. Head Office, Toronto, Ont. Suits by or against the Company may be brought in the name of The Canada Life Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed, are the following: Province of Canada, 12 Vict., chap. 168, an Act to incorporate the Canada Life Assurance Company; Dominion of Canada, 42 Vict., chap. 71, an Act to amend the Act incorporating the Canada Life Assurance Company, 56 Vict., chap. 76; Canada (1917), chap. 29, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company and the liability of the members is limited to the amount of shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada bearing date 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Life Insurance.

5. *Deposited assets.*--Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$52,231, held by the Government of Canada.

Recent legislation respecting the Canada Life Assurance Company was noted in the report of 1893; see also Statutes of Canada, 1899, 62-3 Vict., chap. 99; 1909 (D.), chap. 104, assented to 19th May, 1909.

ÆTNA LIFE INSURANCE COMPANY.

Register No. 6190.

Certificate of Registry No. 3537.

1. Head Office, Hartford, Conn. Chief Agent and Attorney for Ontario, George H. Orr, Toronto. Suits by or against the Company may be brought in the name of the Ætna Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed, are the following: State of Connecticut, 1878, an Act to amend the Charter of the Ætna Life Insurance Company of Hartford; State of Connecticut, 1882, amending the charter of the Ætna Life Insurance Company; State of Connecticut, 1883, amending the charter of the Ætna Life Insurance Company.

3. *The members are related* as shareholders in an incorporated stock company, and the liability of the members is limited to the amount of their capital stock. The amount of the capital stock is \$2,000,000.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Life Insurance.

5. *Deposited assets.*--Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Those marked A are applicable solely to policies existing 31st March, 1878; those marked B to policies issued subsequently. Deposit accepted at the value of \$4,938,487, being \$100,000 (A), and \$4,838,487 (B).

THE STANDARD LIFE ASSURANCE COMPANY.

Register No. 6217.

Certificate of Registry No. 3564.

DIRECTORS AND OFFICERS.

Directors.—Sir H. V. Meredith, Montreal; D. Forbes Angus, Montreal; C. B. Gorden, K.B.E., Montreal; F. W. Molson, Montreal; G. B. Fraser, Montreal.

Officers.—D. M. McGoun, Manager for Canada, Montreal, Que.

1. Head Office, Edinburgh, Scotland. Chief Agent and Attorney for Ontario, Frederick William Doran, Toronto. Suits by or against the Company may be brought in the name of the manager for the time being, or in the name of any three of the Directors for the time being of the said Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: United Kingdom of Great Britain and Ireland, 2 Will. IV., chap. 81, Standard Life Assurance Company's Act, 1832; 8 and 9 Vict., chap. 75, Standard Life Assurance Company's Act, 1845; 22 and 23 Vict., chap. 27, Standard Life Assurance Company's Act, 1859; 44 Vict., chap. 26, Standard Life Assurance Company's Act, 1881; 54 Vict., chap. 6, Standard Life Assurance Company's Act, 1891. Province of Quebec, 51 and 52 Vict., chap. 120, an Act to authorize the Standard Life Assurance Company to sue and be sued, and to acquire and hold real estate under the name of the Standard Life Assurance Company. Province of Ontario, 56 Vict., chap. 106; R.S.O. 1914, c. 183; Dominion of Canada (1917), chap. 29, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company with a capital of £500,000, divided into 10,000 shares of £50 each, of which £12 has been paid. The paid-up capital is thus £120,000, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them, being £38 per share.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposits accepted at the value of \$5,139,562, being \$133,622 Life A, and \$5,005,940 Life B; also \$2,455,120 vested in Canadian Trustees under the Insurance Act.

COMMERCIAL UNION ASSURANCE COMPANY (LIMITED).

Register No. 6283.

Certificate of Registry No. 3631.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Geo. Ross Hargraft, Toronto. Suits by or against the Company may be brought in the name of the Commercial Union Assurance Company (Limited).

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: *Public General Acts of the United Kingdom*: 25 and 26 Vict., chap. 89, The Companies Act, 1862; 27 Vict., chap. 19, The Companies Seal Act, 1864; 30 and 31 Vict., chap. 131, The Companies' Act, 1867; 33 and 34 Vict., chap. 104, The Joint Stock Companies' Arrangement Act, 1870; 40 and 41 Vict., chap. 26, The Companies Act, 1877; 42 and 43 Vict., chap. 76, The Companies' Act, 1879; 43 Vict., chap. 10, The Companies' Act, 1880; 46 and 47 Vict., chap. 25, The Companies' Act, 1883; 46 and 47 Vict., chap. 30, The Companies' (Colonial Registers) Act, 1882; 49 Vict., chap. 33, The Companies' Act, 1886; 53 and 54 Vict., chap. 93, The Companies' (Memorandum of Association) Act, 1890; 53 and 54 Vict., chap. 63, The Companies' Winding Up Act, 1890; *Private Acts*: 45-50 Vict., chap. 75 (Vesting of Securities and Property in Trustees, etc.); 53-4 Vict., c. 172 (Extension of Objects).

3. *The members are related* as shareholders in an incorporated joint stock company, the share capital of which consists of 50,000 shares of £50 each, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Fire and Life Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows. Deposit accepted at the value of \$1,107,905, being \$97,431 Life A, \$149,931 Life B, and \$860,543 Fire.

CONFEDERATION LIFE ASSOCIATION.

Register No. 6191.

Certificate of Registry No. 3538.

DIRECTORS AND OFFICERS.

Directors.—W. D. Matthews, Toronto; J. K. Macdonald, Toronto; Sir E. B. Osler, M.P., Toronto; John Macdonald, Toronto; Joseph Henderson, Toronto; Col. A. E. Gooderham, Toronto; Thos. J. Clark, Toronto; Lt.-Col. J. F. Michie, Toronto; Lt.-Col. Frederic Nicholls, Toronto; Peleg Howland, Toronto; John Firstbrook, Toronto; James E. Ganong, Toronto.

Officers.—J. K. Macdonald, President, Toronto; W. D. Matthews, Vice-President, Toronto; Sir Edmund B. Osler, M.P., Vice-President, Toronto; James A. Macdonald, Secretary, Toronto.

1. Head Office, Toronto, Ontario. Suits by or against the Company may be brought in the name of the Confederation Life Association.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the company are now declared, defined, limited or governed are as follows: Canada 34 Vict., 1871, chap. 54, an Act to incorporate the Confederation Life Association; 37 Vict., 1874, chap. 58, an Act to amend the Act incorporating the Confederation Life Association; 42 Vict., 1879, chap. 72; an Act to amend the Act of Incorporation of the Confederation Life Association; 53 Vict., 1890, chap. 45, an Act relating to the Confederation Life Association.

3. *Members, how related.*—Certain of the members are related as shareholders in an incorporated joint stock company. The amount of the authorized capital stock, of which the full amount has been subscribed, is \$1,000,000 divided into 10,000 shares of \$100 each. Ten per cent., \$100,000, has been paid. (The capital stock was originally \$500,000 and increased to \$1,000,000 under authority of Charter.) The liability of those members who are shareholders is limited to the amount of the subscribed capital stock. The Association being incorporated on the stock and mutual plan combined, certain of the members are related as policyholders and are entitled along with the shareholders to vote and take part in the proceedings at all general and special meetings of the Association, and they participate (in the mutual branch of the Company's business) in the distribution of surplus or profits earned to the extent of not less than ninety per cent.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit \$85,367, accepted at the value of \$70,895, held by the Dominion Government.

ROYAL INSURANCE COMPANY, LIMITED.

Register No. 6342.

Certificate of Registry No. 3690.

1. Head Office, Liverpool, England. Chief Agent and Attorney for Ontario, Percy J. Quinn, Toronto. Suits by or against the company may be brought in the name of the Royal Insurance Company, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: United Kingdom, 25 and 26 Vict., chap. 89, The Companies' Act, 1862; United Kingdom, 54 and 55 Vict., chap. 81, an Act to define and extend the objects of the Royal Insurance Company to provide for the transfer to that Company of the business of The Queen Insurance Company and for other purposes.

3. The Royal Insurance Company, Limited (originally constituted by Deed of Settlement, dated the 31st day of May, 1845, completely registered under the Companies' Act 1845, and re-registered with unlimited liability under The Companies' Act, 1862) *was incorporated* under The Companies' Acts, 1862 to 1900, as a *Limited Company* on the 19th June, 1907, F. p. 367.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$2,605,483, being \$1,219,601 Life and \$1,385,882 Fire.

WESTERN ASSURANCE COMPANY.

Register No. 6336.

Certificate of Registry No. 3684.

DIRECTORS AND OFFICERS.

Directors.—E. R. Wood, Toronto; Robt. Bickerdike, Montreal; D. B. Hanna, Sir John Aird, Z. A. Lash, K.C., LL.D., Geo. A. Morrow, Lt.-Col. Frederic Nicholls, Brig.-Gen. Sir Henry Pellatt, C.V.O., Toronto; John Hoskin, K.C., LL.D., Toronto; W. B. Meikle, Toronto; H. C. Cox, Toronto; Alfred Cooper, London, Eng.; E. Hay, Toronto.

Officers.—W. B. Meikle, President and General Manager, Toronto; John Sime, Asst. Manager, Toronto; C. C. Foster, Secretary, Toronto.

1. Head Office, Toronto, Ontario. Suits by or against the Company may be brought in the name of the Western Assurance Company.

2. *The members of the Company are all related to each other as shareholders in a joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.*

3.—The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Fire, Inland Transportation, Lightning, Explosion, Tornado and Automobile Insurance. The Company is also registered under the Ontario Insurance Act to transact Ocean and Inland Marine Insurance.

4. *Deposited assets.*—Assets of the Company are deposited in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$92,228, held by the Receiver-General of Canada.

THE NORTHERN ASSURANCE COMPANY, LIMITED.

Register No. 6280.

Certificate of Registry No. 3628.

1. Head Office, London, England, and Aberdeen, Scotland. Chief Agent and Attorney for Ontario, Reed, Shaw & McNaught, Toronto. Suits by or against the Company may be brought in the name of The Northern Assurance Company, Limited.

2. *The legislative enactments by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Acts of the Parliament of the United Kingdom of Great Britain and Ireland, 1865, chap. 123, The Northern Assurance Act, 1865; 1874, 37 Vict., chap. 9, The Northern Assurance Act, 1874; 1889, 52 and 53 Vict., chap. 35, Northern Assurance Act, 1889; 62-3 V., s. 16 (Extension of objects, investments of funds, etc.).*

3. *The members are related as shareholders in an incorporated joint stock company and the liability of the members is unlimited, but each contract of assurance contains a clause limiting the liability of shareholders in respect of same to the amount remaining unpaid upon the shares held by them.*

NOTE.—The clause referred to is as follows: "Provided always, that it is hereby agreed that the capital stock and funds of the Company shall alone be liable to answer and make good all demands under or by virtue of this policy, and that no shareholder or member of the Company shall be liable to any such demands, nor be in anywise charged or chargeable by reason of this policy beyond the amount unpaid on his or her share or shares in the Company."

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Fire Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$675,043, held by the Receiver-General of Canada.

THE LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY, LIMITED.

Register No. 6291.

Certificate of Registry No. 3639.

Directors.—Sir Alex. Lacoste, Montreal; M. Chevalier, Montreal; W. M. Macpherson, Montreal; Sir Frederick Williams-Taylor, Montreal.

Officers.—J. Gardner Thompson, Resident Manager, Montreal; Lewis Laing, Assistant Manager, Montreal; J. D. Simpson, Deputy Assistant Manager, Montreal.

1. Head Office, Liverpool, England. Chief Agent and Attorney for Ontario, Alexander Stewart, Toronto. Suits may be brought by or against the Company in the name of the Chairman, Deputy Chairman or any of the Directors of the said Company, or the Company itself.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following:—Parliament of the United Kingdom of Great Britain and Ireland, 6 and 7 William IV., chap. 119, 14th July, 1836, an Act to enable the Liverpool Fire and Life Insurance Company to sue and be sued in the name of the Chairman, Deputy Chairman or any one of the Directors of the said Company, and for other purposes; 10 and 11 Vict., chap. 268, 22nd July, 1847, an Act to change the name of the Liverpool Fire and Life Insurance Company and for other purposes; 27 and 28 Vict., chap. 116, 23rd June, 1864, an Act to confirm an agreement for the amalgamation of the Globe Insurance Company with the Liverpool and London Fire and Life Insurance Company, and to alter the name of the last-mentioned Company and for other purposes; 52 and 53 Vict., chap. 150, 12th August, 1890, an Act for extending and amending the Acts relating to the Liverpool and London and Globe Insurance Company, and for other purposes; 61-2 V., c. 68 (Extension and definition of objects of Company); 10 Edw. 7 and 1 Geo. 5, chap. 27 (Imp. 1910), an Act to provide for registration as a Limited Company, and for other purposes.

3. *The members are related* as stockholders in an incorporated joint stock company, and the liability of the members is limited.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Fire and Life Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$1,216,570.

PHŒNIX ASSURANCE COMPANY, LIMITED.

[Collective or corporate names: From A.D. 1783 to 1813, The New Fire Office, or Phœnix Society; from A.D. 1813 to 1902, The Phœnix Assurance Company; from 1902 to the present time The Phoenix Assurance Company, Limited.]

Register No. 6213.

Certificate of Registry No. 3560.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Douglas Kay Ridout, Toronto, Ontario. Suits by or against the Company may be brought in the name of the Secretary or any member of the Company.

2. *The members are now related* as shareholders in an incorporated joint stock company, limited, in the capital of which they are interested in proportion to the number of shares they hold, and the liability of the members is limited to the amount remaining unpaid on the shares held by them respectively. Legislation (private): 58-9 V., c. 73 (Imp.). The Phoenix Assurance Company's Act, 1895, re-enactment of 53 Geo. III., c. 212 (with amendments) increasing capital, etc.; 1908, 7-8 Edward VII., (D.), chap. 145.

3. By agreement dated 10th July, 1907, duly ratified by Order of the High Court of Justice, for England, dated 23rd November, 1907, under the provision of the Imperial Statute in that behalf, The Pelican and British Empire Life Office agreed to transfer to The Phoenix Assurance Company, Limited, the undertaking and business of the former Company, which transfer the latter Company by Resolution dated 18th December, 1907, agreed to accept; and by Special Act, 7-8 Ed. VII. (1908), c. 145 (D), the Dominion authorized the Phoenix Assurance Company, Limited, to be licensed to carry on in Canada, in addition to its fire insurance business, the existing Canadian business of The Pelican and British Empire Life Office.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Fire and Life Insurance. The Company is also registered under The Ontario Insurance Act to transact Ocean Marine Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$1,363,897; being \$504,440 Life and \$859,457 Fire; also \$1,720,628 vested in Canadian Trustees under the Insurance Act.

LONDON AND LANCASHIRE FIRE INSURANCE COMPANY, LIMITED.

Register No. 6231.

Certificate of Registry No. 3578.

1. Head Office, Liverpool, England. Chief Agent and Attorney for Ontario, Alfred Wright, Toronto. Suits by or against the Company may be brought in the name of The London and Lancashire Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Parliament of Great Britain, 7 and 8 Vict., chap. 210, an Act for Registration, Incorporation and Regu-

lation of Joint Stock Companies; 25 and 26 Vict., chap. 89, The Companies' Act, 1862; 31 and 32 Vict., chap. 131, The Companies' Act, 1867; 33 and 34 Vict., chap. 134, The Joint Stock Companies' Arrangement Act; 40 and 41 Vict., chap. 26, The Companies' Act, 1877; 42 and 43 Vict., chap. 76, The Companies' Act, 1879; 43 Vict., chap. 19, The Companies' Act, 1880; 49 Vict., chap. 23, The Companies' Act, 1886; 51 and 52 Vict., chap. 62, The Preferential Payment in Bankruptcy Act, 1888; 53 and 54 Vict., chap. 62, The Companies' Memorandum of Association Act, 1890; 53 and 54 Vict., chap. 63, The Companies' Winding-up Act, 1890; 53 and 54 Vict., chap. 64, The Directors' Liability Act, 1890.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members in respect of any claim or demand under the Company's policies is limited to the amount remaining unpaid upon the shares respectively held by such member.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st March, 1918, and expiring on 31st March, 1919, to transact Fire and Automobile Insurance. The Company is also registered under the Ontario Insurance Act to transact Inland Marine Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$712,442, held by the Receiver-General.

THE MUTUAL LIFE INSURANCE COMPANY OF NEW YORK.

Register No. 6216.

Certificate of Registry No. 3563.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, Albert E. Donovan, M.P.P., Toronto. Suits by or against the Company may be brought in the name of The Mutual Life Insurance Company of New York.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: State of New York, 1842, chap. 246, an Act to incorporate the Mutual Life Insurance Company of New York; State of New York, 1851, chap. 60, an Act to amend the Act entitled an Act to incorporate The Mutual Life Insurance Company of New York, passed April 12, 1842; State of New York, 1862, chap. 131, an Act in relation to the dividends of The Mutual Life Insurance Company of New York.

3. *The members are related mutually.* There is no share capital and no personal liability of the assured, who constitute the members.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st of March, 1918, and expiring the 31st day of March, 1919, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as security for the policyholders therein as follows: Deposit accepted at the value of \$3,016,769, held by the Receiver-General at Ottawa; also \$5,100,000 in hands of Canadian Trustees under the Insurance Act.

THE QUEEN INSURANCE COMPANY OF AMERICA.

Register No. 6341.

Certificate of Registry No. 3689.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, Percy Joseph Quinn, Toronto. Suits by or against the Company may be brought in the name of The Queen Insurance Company of America.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: New York, 1853, chap. 466, an Act entitled an Act to provide for the incorporation of Insurance Companies and Acts supplementary thereto.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of shareholders is limited to the amount of capital stock held by them respectively, and said capital stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st March, 1918, and expiring on the 31st day of March, 1919, transact Fire, Inland Transportation and Automobile Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$659,911.

QUEBEC FIRE ASSURANCE COMPANY.

Register No. 6234.

Certificate of Registry No. 3581.

DIRECTORS AND OFFICERS.

Directors.—William A. Sims, Orillia; Alfred Wright, Toronto; A. E. Blogg, Toronto; A. W. Blake, Winnipeg; V. Chateauvert; R. Audette, Quebec; Alex. MacLean, Toronto; E. G. Meredith, Quebec; Colin E. Sword, Montreal.

Officers.—V. Chateauvert, President, Quebec; R. Audette, Vice-President, Quebec; Colin E. Sword, Manager, Quebec; Geo. H. Henderson, Secretary, Quebec.

1. Head Office, Quebec City, Province of Quebec. Chief Agent and Attorney for Ontario, Alfred Wright, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Province of Lower Canada, 16 Geo. IV., chap. 11 (an Act to incorporate the Quebec Fire Insurance Company); Dominion of Canada, 46 Vict., chap. 83, 1883, an Act to further reduce the capital stock of the Quebec Fire Assurance Company.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4.—The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st March, 1918, and expiring on the 31st day of March, 1919, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$188,942, held by Insurance Branch, Finance Department, Ottawa.

GUARDIAN ASSURANCE COMPANY (LIMITED), LONDON, ENGLAND.

Register No. 6208.

Certificate of Registry No. 3555.

CANADIAN TRUSTEES.

K. W. Blackwell, Chairman, Montreal; Tancrede Bienvenu, Montreal; J. O. Gravel, Montreal; H. M. Lambert, Manager, Montreal.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Hiram Norton DeWitt, Toronto. Suits by or against the Company may be brought in the name of the Company, which (as mentioned below), became on the 25th May, 1893, incorporated as a Company limited by shares.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: United Kingdom, 13 and 14 Vict., 1850, chap. 25, an Act for the better enabling the Guardian Fire and Life Assurance Company to sue and be sued, and to alter certain provisions of their Deeds of Settlement, and to give other powers to the Company; 29 and 30 Vict., 1866, chap. 225, an Act to enable the Guardian Fire and Life Assurance Company to reduce the amount of their paid-up subscription capital stock, and to alter certain provisions of their Deed of Settlement and to amend the Guardian Assurance Company's Act, 1850, and to give further powers to the Company and Directors thereof; 33 and 34 Vict., 1870, chap. 61, The Life Assurance Company's Act, and the Guardian Assurance Company's Act, 1893. More particularly referred to below.

3. *The members, prior to the 25th of May, 1893, were related* as shareholders in an unincorporated joint stock company, and the liability of the members was unlimited except so far as their liability was limited by the 51st article of the Deeds of Settlement, which required that all policies and instruments of assurance to be granted by the Company should contain a proviso limiting the liability of the shareholders in the Company to the amount of their respective shares in the capital stock and funds of the Company, and by the 109th article of the same deed which required that all deeds and contracts entered into by the Directors and other officers of the Company should contain a like proviso, and by the proviso to the effect aforesaid, which by the practice of the Company was actually inserted in all the policies of insurance issued by the Company. The Company was advised that by the laws of the United Kingdom the effect of the said articles and proviso when so inserted was to restrict the liability of the shareholders to the amount remaining unpaid upon the shares held by them, so far as regarded their liability to the persons assured by or claiming under such policy, instrument, deed or contract containing such proviso.

By the Guardian Assurance Company's Act, 1893 (Imp.), which received the Royal Assent April 29th, 1893 (56-7 V., c. 13), the Company was empowered to register under the Companies' Act, 1862 to 1890, as a limited liability Company, and this was done

on the 25th of May, 1893. Section 9 of the Act of 1893 provides: "Nothing in this Act shall operate to prejudice or affect the rights of the existing policyholders of the Company." Copies of the Act of 1893, of the Memorandum of Association, 1893, and the Certificate of Incorporation are filed in the Department of Insurance for Ontario.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st March, 1918, and expiring on the 31st day of March, 1919, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$917,134, held by the Receiver-General of Canada.

THE GUARANTEE COMPANY OF NORTH AMERICA.

Register No. 6262.

Certificate of Registry No. 3609.

DIRECTORS AND OFFICERS.

Directors.—J. B. Forgan, Chicago; H. E. Rawlings, Montreal; Hon E. C. Smith, St. Albans, Vt.; P. Stockton, Boston; Sir Vincent Meredith, Montreal; John Macdonald, Toronto; E. F. Hebden, Montreal; W. McMaster, Montreal; Thos. DeWitt-Cuyler, Philadelphia; Sir Augustus Nanton, Winnipeg, Man.; Frank Scott, Montreal.

Officers.—H. E. Rawlings, President and Managing Director, Montreal; W. McMaster, Vice-President, Montreal; R. B. Scott, Secretary, Montreal.

1. Head Office, Montreal, Province of Quebec. Chief Agent and Attorney for Ontario, William A. Medland, Toronto. Suits by or against the Company may be brought in the name of The Guarantee Company of North America.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined and governed are the following: Province of Canada, 14 and 15 Vict., chap. 36, 1851, an Act to incorporate The Canada Guarantee Company; Dominion of Canada, 35 Vict., chap. 22, 1873, an Act to amend the Act incorporating The Canada Guarantee Company; Canada, 43 Vict., chap. 71, 1880, an Act further to amend the Act therein cited, incorporating The Canada Guarantee Company; Canada, 44 Vict., chap. 57, 1881, an Act further to amend the Act incorporating The Canada Guarantee Company, and to change the name of the said Company to The Guarantee Company of North America.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st of March, 1918, and expiring on the 31st day of March, 1919, to transact Guarantee Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for policyholders therein as follows: Deposits accepted at the value of \$56,459, held by Receiver-General of Canada.

NORTH AMERICAN LIFE ASSURANCE COMPANY.

Register No. 6314.

Certificate of Registry No. 3662.

DIRECTORS AND OFFICERS.

Directors.—L. Goldman, A.I.A., F.C.A., Toronto; Lt.-Col. D. McCrae, Guelph; W. Cromwell Gurney, Toronto; John N. Lake, Toronto; M. J. Haney, Toronto; W. K. George, Toronto; J. A. Patterson, K.C., Toronto; Hamilton Cassels, K.C., Toronto; C. W. I. Woodland, Toronto.

Officers.—L. Goldman, A.I.A., F.C.A., President and Managing Director, Toronto; W. Kerr George, 1st Vice-President, Toronto; Lt.-Col. D. McCrae, 2nd Vice-President, Guelph; W. B. Taylor, B.A., LL.B., Secretary, Toronto.

1. Head Office, Toronto. Suits by or against the Company may be brought in the name of The North American Life Assurance Company.

2. *Company, how constituted or incorporated.*—The Company was incorporated under Dominion Act, 42 Vict., chap. 73; see also 60-1 V., c. 79 (D), respecting guarantee fund and investments and to extend business.

3. *The members are related as shareholders in a joint stock company, and the liability of the members is limited to the amount unpaid, viz., \$240,000. Guarantee Fund, \$300,000; paid in cash thereon, 20 per cent., \$60,000. (See the following Acts of Canada: 42 Vict., chap. 73; 45 Vict., chap. 98.)*

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st of March, 1918, and expiring on the 31st day of March, 1919, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$50,392, held by Dominion Government.

THE ATLAS ASSURANCE COMPANY, LIMITED.

Register No. 6193.

Certificate of Registry No. 3540.

DIRECTORS AND OFFICERS.

Directors.—Herbert Brooks, Henry John Gardiner, Francis Alexander Johnston, Oswal Cecil Magnaic, Eugene Frederick Noel, Samuel J. Pipken, W. H. N. Goschen, Sir John Denison-Pender, K.C.M.G., Kenneth L. C. Prescott, John Annan Bryce, M.P., Rhys Williams, Right Hon. Lord Inchcape, Captain Henry Brereton Hooper, R.I.N.

Officers.—Francis Alexander Johnston, Chairman; Henry John Gardiner, Deputy-Chairman; Samuel J. Pipken, General Manager and Secretary.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Irving Wells Smith, Toronto. Suits by or against the Company may be brought in the name of the Chairman and Secretary for the time being.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed, are the following: 54 Geo. III., chap. 79 (Imp.), an Act to enable The Atlas Assurance Company to sue and be sued in the name of their Chairman or Secretary under certain regulations; the Life Assurance Companies Act, 1870, and Acts amending it. The Company was incorporated under the Companies' Acts (Imp.), 1862 to 1900 as a limited company on the 13th June, 1901, under the name "Atlas Assurance Company, Limited."

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount unpaid upon the shares held by them. The Company has a capital of £1,200,000, consisting of 24,000 shares of £50 each, on each of which shares the sum of £6 has been paid.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st of March, 1918, and expiring on the 31st day of March, 1919, to transact Fire Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$428,613, held in trust by the Receiver-General for the Dominion of Canada.

THE EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES.

Register No. 6261.

Certificate of Registry No. 3608.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, Herman H. Wolf, Toronto. Suits by or against the Company may be brought in the name of the Equitable Life Assurance Society of the United States.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: An Act to provide for the incorporation of Life and Health Insurance Companies and in relation to agencies of such companies, passed June 24th, 1853.

3. *Members, how related*.—Under the charter of the Society it is a mutual company, and all the profits are distributed among the policyholders. Under the law of New York State when the Society was incorporated, Life Insurance Companies were required to have a cash capital of \$100,000. Dividends on said capital are limited to 7 per cent. per annum.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Life Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: (A) is applicable solely to policies existing 31st March, 1878, (B) to policies issued subsequently; Deposit accepted at the value of \$5,019,873, being \$100,000 (A) and \$4,919,873 (B). Also \$828,000 in the hands of Canadian Trustees under the Insurance Act.

SCOTTISH UNION AND NATIONAL INSURANCE COMPANY.

Register No. 6264.

Certificate of Registry No. 3611.

1. Head Office, Edinburgh, Scotland. Chief Agent and Attorney for Ontario, William A. Medland, Toronto. Suits by or against the Company may be brought in the name of the Scottish Union and National Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: 41 Vict., chap. 53, 1878, The Scottish Union and National Insurance Company's Act, 1878; 49 Vict., chap. 6, 1886, The Scottish Union and National Insurance Company's Act, 1886; 55 Vict., chap. 17, 1892, The Scottish Union and National Insurance Company's Act, 1892.

3. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st of March, 1918, and expiring on the 31st day of March, 1919, to transact Fire, Automobile and Tornado Insurance.

4. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$420,136, held by the Dominion Government.

NEW YORK LIFE INSURANCE COMPANY.

Register No. 6267.

Certificate of Registry No. 3614.

1. Head Office, City of New York. Chief Agent and Attorney for Ontario, Ralph M. Devins, Toronto. Suits by or against the Company may be brought in the name of the New York Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: New York, 1892, chap. 690, an Act in relation to Insurance Corporations constituting chapter 38 of the General Laws, New York, 1882, chap. 687, an Act to amend the General Corporation Law.

3. *The members are related* in the respect that the Company is a purely mutual Company, and that every person effecting insurance with the Company becomes a member of the Company and has the right to vote at the annual election of Trustees of the Company. There are no shareholders, and the liability of the members is limited to the terms of their respective policies.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st of March, 1918, and expiring on the 31st day of March, 1919, to transact Life Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$8,197,694, held by the Government; being \$100,000 Life A and \$8,097,694 Life B; also \$4,294,933 vested in Canadian Trustees under the Insurance Act.

THE BRITISH AMERICA ASSURANCE COMPANY.

Register No. 6323.

Certificate of Registry No. 3671.

DIRECTORS AND OFFICERS.

Directors.—E. Hay, Toronto; John Hoskin, K.C., LL.D., Toronto; Col. Sir H. M. Pellatt, C.V.O., Toronto; R. Bickerdike, Montreal; D. B. Hanna, Toronto; Sir John Aird, Toronto; Geo. Morrow, Toronto; Lt.-Col. Frederick Nicholls, Toronto; Alfred Cooper, London Eng.; E. R. Wood, Toronto; H. C. Cox, Toronto; W. B. Meikle, Toronto.

Officers.—W. B. Meikle, President, Toronto; John Sime, Assistant General Manager, Toronto; E. F. Garrow, Secretary.

1. Head Office, Toronto. Suits by or against the Company may be brought in the name of the British America Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following:—Canada, 17th May, 1882; 45 Vict., chap. 99, an Act to amend and consolidate as amended the several Acts relating to the British America Assurance Company; 56 Vict., chap. 75 (D.).

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of its members is *nil*, as the stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st of March, 1918, and expiring on the 31st day of March, 1919, to transact Fire, Hail, Inland Transportation and Automobile Insurance. The Company is also registered under the Ontario Insurance Act to transact Ocean and Inland Marine Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$105,618, held by the Dominion Government.

CALEDONIAN INSURANCE COMPANY.

Register No. 6287.

Certificate of Registry No. 3635.

1. Head Office, Edinburgh, Scotland. Chief Agent and Attorney for Ontario, George Harold Muntz, Toronto. Suits by or against the Company may be brought in the name of The Caledonian Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Parliament of Great Britain and Ireland, 1846, chap. 45, an Act for incorporating the Caledonian Insurance Company, 1880, chap. 68, an Act to amend, vary and extend the powers of The Caledonian Insurance Company; 1892; 55-6 V., c. 7, an Act for enlarging the powers of The Caledonian Insurance Company and for amending the Company's Acts of 1846 and 1880.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is unlimited, but the policies of the Company contain a clause by which the liability is limited to the amount remaining unpaid upon the shares.

NOTE.—The clause above referred to is as follows: It is hereby expressly provided and declared that the capital stock and funds of the said Company for the time being shall alone be answerable for any demands rising under this policy, and that no shareholder or member of the said Company shall, under any circumstances, be subject or liable for more than the amount, not already called up, on his or her share or shares in the capital of the said Company at the time the claim shall rise.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Municipal Securities, \$292,179; Loan Company Debentures, \$133,833. South Australian Government Bonds, \$48,667; total \$474,679 (accepted at \$416,436).

THE UNITED STATES LIFE INSURANCE COMPANY IN THE CITY OF NEW YORK.

Register No. 6259.

Certificate of Registry No. 3606.

1. Head Office, New York City. Chief Agent and Attorney in Ontario, Lewis A. Stewart, Toronto. Suits by or against the Company may be brought in the name of The United States Life Insurance Company in the City of New York.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: New York, chap. 308, 1849; an Act to provide for the Incorporation of Insurance Companies, passed April 10th, 1849; chap. 710, 1870, an Act to amend the Charter of the United States Life Insurance Company, passed May 6th, 1870; chap. 624, 1872, an Act to amend the Charter of the United States Life Insurance Company in the City of New York, passed May 10th, 1872; chap. 44, 1882, an Act to amend the Charter of the United States Life Insurance Company in the City of New York, passed March 31st, 1882.

3. *The members are related* as shareholders in an incorporated joint stock company. The directors are elected by the owners of the capital stock, but the policyholders are eligible as directors. The capital is entitled to 6 per cent. interest only, all other profits belong to the policyholders. There is no liability of stockholders, as the capital stock (\$440,000) is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$288,253, held by the Minister of Finance of the Dominion of Canada.

UNION MUTUAL LIFE INSURANCE COMPANY.

Register No. 6293.

Certificate of Registry No. 3641.

1. Head Office, Portland, in the State of Maine. Chief Agent and Attorney for Ontario, Edwin J. Atkinson, Toronto. Suits by or against the Company may be brought in the name of The Union Mutual Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: State of Maine, 1848, chap. 124, an Act to incorporate The Union Mutual Life Insurance Company; 1849, chap. 312, an Act in addition to an Act to incorporate The Union Mutual Life Insurance Company; 1864, chap. 315, an Act additional to an Act to incorporate the Union Mutual Life Insurance Company, and to amend an Act in addition thereto, approved of June 27th, 1849; 1869, chap. 10, an Act to amend the Charter of The Union Mutual Life Insurance Company; 1877, chap. 334, an Act to amend the Charter of the Union Mutual Life Insurance Company; 1878, chap. 74, an Act to consolidate, revise and amend the various Acts which constitute the Charter of The Union Mutual Life Insurance Company; 1889, chap. 526, an Act to amend the Charter of the Union Mutual Life Insurance Company; 1883 (Revised Statutes), chap. 49, Insurance and Assurance Companies; 1885, chap. 290, an Act to amend section 73 of chap. 39 of Revised Statutes, relating to licensing Insurance Agents; 1885, chap. 329, an Act providing for the Taxation of Life Insurance Companies; 1887, chap. 5, an Act to amend section 59, chap. 49, of the Revised Statutes relating to Securities; 1887, chap. 71, an Act to amend sections 91 and 92 of chap. 49 of the Revised Statutes relating to Life Insurance; 1889, chap. 258, an Act to amend section 65 of chap. 49 of the Revised Statutes relating to examinations of Insurance Companies; 1889, chap. 281, an Act to prohibit discrimination in Life or Endowment Insurance Policies; 1891, chap. 112, an Act to amend chap. 49 of the Revised Statutes relating to Insurance; 1891, chap. 128, an Act to prohibit discrimination in Life or Endowment Insurance Policies.

3. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Life Insurance.

4. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$1,715,511, being \$100,000 (A), and \$1,615,511 (B).

THE TRAVELERS INSURANCE COMPANY.

Register No. 6228.

Certificate of Registry No. 3575.

1. Head Office, Hartford, Conn. Chief Agent and Attorney for Ontario, H. A. Laurence, Toronto. Suits by or against the Company may be brought in the name of the Travelers Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Resolutions incorporating the Travelers Insurance Company, June 17th, 1863; resolutions amending the Charter of the Travelers Insurance Company, June 16th, 1864; same, May 31st, 1865; same, June 6th, 1866; same, April 24th, 1883; same, April 13th, 1887.

3. *The members are related* as shareholders in an incorporated joint stock company; the capital stock has been fully paid in by the shareholders and there is no liability upon the members.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Life and Accident Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$744,059, being \$414,059 (Life) and \$330,000 (Accident). Also \$3,495,000 in the hands of Canadian trustees under the Insurance Act.

THE SUN LIFE ASSURANCE COMPANY OF CANADA.

Register No. 6219.

Certificate of Registry No. 3566.

DIRECTORS AND OFFICERS.

Directors.—H. R. Macaulay, M.D., Guelph; S. H. Ewing, Montreal; T. B. Macaulay, Montreal; J. R. Dougall, Montreal; Abner Kingman, Montreal; J. McKergow, Montreal; Sir H. S. Holt, Montreal; Hon. R. Dandurand, Montreal; Chas. R. Hosmer, Montreal; W. M. Birks, Montreal; G. E. Drummond, Montreal; J. W. Ross, Montreal.

Officers.—T. B. Macaulay, President, Montreal; Samuel H. Ewing, Vice-President, Montreal; T. B. Macaulay, Managing Director, Montreal; Frederick G. Cope, Secretary, Montreal.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, John A. Tory, Toronto. Suits by or against the Company may be brought in the name of The Sun Life Assurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Canada, 1865, chap. 43, an Act to incorporate The Sun Insurance Company of Montreal; 1870, chap. 58, an Act to amend the Act intituled an Act to incorporate the Sun Insurance Company of Montreal; 1871, chap. 53, an Act to amend the Act incorporating The Sun Insurance Company of Montreal; 1882, chap. 100.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability is limited to the amount remaining unpaid upon the shares held by them. Capital subscribed, \$700,000, of which there has been paid up \$105,000.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$57,637, held by the Receiver-General, Ottawa.

THE EDINBURGH LIFE ASSURANCE COMPANY.

Register No. 6238.

Certificate of Registry No. 3585.

1. Head Office, Edinburgh, Scotland. Chief Agent and Attorney for Ontario, David Thorburn Symons, Toronto. Suits by or against the Company may be brought in the name of the Edinburgh Life Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined and governed are the following: 8 and 9 Vict., chap. 76; 21 Vict., chap. 3.

3. *The members are related* as shareholders in an incorporated joint stock company, having a share capital of £500,000, in 5,000 shares of £100 each, of which capital £100,000 or £20 per share has been paid up and £400,000 remains uncalled. By a recent resolution of the proprietors a sum of £25,000 was transferred to the paid-up capital, increasing the same to £100,000 as above mentioned, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them in terms of the contract and co-partnership and Act of Parliament.

4. The Company is now collecting premiums and paying claims in Canada in virtue of the Insurance Act (Canada), chap. 29.

5. *Deposited assets*.—The Company has on deposit with the Receiver-General of Canada, accepted at \$58,157, as special security for the policyholders in Canada.

THE LONDON AND LANCASHIRE LIFE AND GENERAL ASSURANCE ASSOCIATION, LIMITED.

Register No. 6197.

Certificate of Registry No. 3544.

DIRECTORS AND OFFICERS.

Directors.—Alexander Bissett, Montreal; A. J. Dawes, Montreal; E. F. Hebden, Montreal; H. B. Mackenzie, Montreal; E. C. Pratt, Montreal.

Officers.—Alex. Bissett, Montreal, Attorney and Manager for Canada; W. H. R. Emmerson, Assistant Secretary and Actuary.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Samuel Bruce Harman, Toronto. Suits by or against the Company may be brought in the name of the London and Lancashire Life and General Assurance Association, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 25 and 26 Vict., chap. 89; 30 and 31 Vict., chap. 131; 40 and 41 Vict., chap. 26; 42 and 43 Vict., chap. 76; 43 Vict., chap. 19; 46 and 47 Vict., chap. 30; 49 Vict., chap. 23; 53 and 54 Vict., chap. 62 and 63; Companies' Act, 1862, and amending Acts (1867 to 1890), cited as the Companies' Acts, 1862 to 1890; 27 Vict., chap. 19; Companies' Seal Act, 1864; 33 and 34 Vict., chap. 61, Life Assurance Companies' Act, 1870, and amending Acts; 35 and 36 Vict., chap. 41.

3. *The members are related as shareholders in an incorporated joint stock company. The capital is fully subscribed. One hundred thousand pounds in 10,000 shares of £10 each, on which £1 per share was originally paid up, and a further £1 per share has been paid up out of the profits declared, making £20,000, or £2 per share paid up. The liability of the members is unlimited, but in all policies issued by the Company a clause is inserted which limits the liability of the shareholders, in respect to such policies, to the amount unpaid on the shares held by them.*

NOTE.—The clause referred to is as follows: Provided further, and it is hereby stipulated and agreed that the Directors signing this policy, and the other proprietors and holders of shares in the Company, shall not individually, in any manner be, or by any process be made, liable to make good any claim or demand whatsoever under or by virtue of this policy, further than to pay and contribute to the capital of the Company the full amount of his or her shares in such capital, and that all such claims and demands shall alone be satisfied out of the capital, funds and property of the Company for the time being.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit, \$211,000. Also \$3,715,000 vested in Canadian Trustees under Insurance Act (accepted at \$3,904,436, being \$100,000 (A) and \$3,804,436 (B)).

LLOYD'S PLATE GLASS INSURANCE COMPANY.

Register No. 6253.

Certificate of Registry No. 3600.

DIRECTORS AND OFFICERS.

Directors.—William T. Woods, New York; J. H. Seed, New York; W. A. Nash, New York; H. B. Hall, New York; G. H. Prentiss, New York; Alfred B. Hall, New York; Joseph L. White; F. J. Middlebrook, New York; Samuel T. Brown, New York; John F. Huntsman, Jr., New York; Charles G. Smith, New York; S. A. Warner Baltazzi, Westbury, L. I.; Rudolph O. Hanbald, New York.

Officers.—William T. Woods, President, New York; Wm. A. Nash, Vice-President, New York; C. E. W. Chambers, Secretary, New York.

1. Head Office, New York. Chief Agent and Attorney for Ontario, Reed, Shaw & McNaught, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: New York, 1853, amending 1879, chap. 485, an Act to provide for the incorporation of Life and Health Insurance Companies.

3. *The members are related as shareholders in an incorporated joint stock company.*

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Plate Glass Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$83,373, held by the Minister of Finance.

OCEAN ACCIDENT AND GUARANTEE CORPORATION (LIMITED).

Register No. 6176.

Certificate of Registry No. 3523.

Officers.—Charles H. Neely, General Manager for Canada, Toronto.

1. Head Office, London, England. Suits by or against the Company may be brought in the name of the Ocean Accident and Guarantee Corporation (Limited).

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Great Britain and Ireland, 35-6 Vict., 164; 1890, chap. 229; 53 and 54 Vict., Special Act still in force.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Fire, Accident, Sickness, Guarantee, Plate Glass, Burglary and Automobile Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$586,931.

THE LONDON ASSURANCE CORPORATION.

Register No. 6340.

Certificate of Registry No. 3688.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, S. Bruce Harman, Toronto. Suits by or against the Company may be brought in the name of The London Assurance Corporation.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Parliament of Great Britain, 54 and 55 Vict., c. 126, The London Assurance Act, 1891.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Fire and Life Insurance.

5. *Deposited Assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$285,833.

THE LONDON LIFE INSURANCE COMPANY.

Registry No. 6288.

Certificate of Registry No. 3636.

DIRECTORS AND OFFICERS.

Directors.—John McClary, London, Ont.; Albert O. Jeffery, K.C., London; Sir George C. Gibbons, K.C., London; Thomas H. Smallman, London; T. W. Baker, London; W. M. Spencer, London, Ont.; George M. Reid, London; Wm. Gorman, London.

Officers.—John McClary, President, London; Albert O. Jeffery, K.C., Vice-President, London; John G. Richter, Manager, and Edward E. Reid, Secretary, London.

1. Head Office, London, Ontario. Suits by or against the Company may be brought in the name of The London Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Ontario, 37 Vict., chap. 85; Canada, 47 Vict., chap. 89; Canada, 48 and 49 Vict., chap. 94; Canada, 54 and 55 Vict., chap. 117.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Life Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$51,705, held by the Government of Canada.

THE LONDON MUTUAL FIRE INSURANCE COMPANY OF CANADA.

Registry No. 6186.

Certificate of Registry No. 3533.

DIRECTORS AND OFFICERS.

Directors.—A. H. C. Carson, Toronto; R. Home Smith, Toronto; F. D. Williams, Toronto; A. C. McMaster, K.C., Toronto; W. T. Kernahan, Toronto; L. G. M. Nesbitt, Brighton, Ont.; H. N. Cowan, Toronto; G. H. Williams, Winnipeg, Man.; W. G. Willoughby, Toronto.

Officers.—A. H. C. Carson, President; R. Home Smith, Vice-President; F. D. Williams, Managing Director; A. V. Stamper, Secretary, Toronto.

1. Head Office, Toronto, Ontario. Suits by or against the Company may be brought in the name of The London Mutual Fire Insurance Company of Canada.

2. The Company was constituted under the General Insurance Act of the old Province of Canada (Consolidated Statutes, 1859, U.C., chap. 52), as a County Insurance Company, by the name of the County of Middlesex Mutual Fire Insurance Company. The private Act, 27 Vict. (1863), chap. 52, of the Province of Canada, *inter alia* changed the name of the Company to the Agricultural Mutual Assurance Association of Canada, which name was by 41 Vict. (1878), chap. 40, of the Dominion of Canada, changed to the Agricultural Mutual Fire Insurance Company; and section 56 of the last mentioned Act empowered the Company by a majority vote of its members to further change the name to The London Mutual Fire Insurance Company of Canada.

The private Act, 62-3 Vict. (1899), chap. 118, of the Dominion, as amended by 1 Edward VII. (1901), chap. 103 (D.), *inter alia* empowered the Company to raise a stock capital of not less than \$100,000, nor more than \$500,000 in shares of \$100 each.

3. *The members are related* as members of a mutual fire insurance company insuring on the premium note as well as on the cash system, and the liability of the members is limited to the amount of their premium notes or cash premiums, as the case may be.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$52,402, held by the Receiver-General of Canada.

FIDELITY PHENIX FIRE INSURANCE COMPANY OF NEW YORK.

Registry No. 6301.

Certificate of Registry No. 3649.

1. Head Office, New York. Chief Agent and Attorney for Ontario, A. M. M. Kirkpatrick, Toronto. Suits by or against the Company may be brought in the name of the Fidelity Phenix Fire Insurance Company of New York.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: State of New York, 1882, chap. 690, an Act in relation to Insurance Corporations, constituting chap. 38 of the general laws.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount of shares held by them, the whole amount of the shares being, however (pursuant to the laws of the State), fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Fire and Tornado Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$356,872.

THE MANUFACTURERS' LIFE INSURANCE COMPANY.

Registry No. 6178.

Certificate of Registry No. 3524.

DIRECTORS AND OFFICERS.

Directors.—Lt.-Col. A. J. Wilkes, K.C., Brantford; William Stone, Toronto; Brig.-Gen. Hon. James Mason, Toronto; C. C. Dalton, Toronto; D. G. Ross, Toronto; F. G. Osler, Toronto; John Massey, Toronto; W. G. Gooderham, Toronto; E. R. C. Clarkson, Toronto; M. R. Gooderham, Toronto; Milton J. Beatty, Fergus, Ont.

Officers.—W. G. Gooderham, President, Toronto; Lt.-Col. A. J. Wilkes, 1st Vice-President, Brantford; C. C. Dalton, 2nd Vice-President, Toronto; J. B. McKechnie, General Manager, Toronto; A. J. Prest, Secretary, Toronto.

1. Head Office, Toronto. Suits by or against the Company may be brought in the name of The Manufacturers' Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, chap. 104, 1887, Vict. 50 and 51, an Act to incorporate The Manufacturers' Life Insurance Company; Canada, chap. 29, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount of shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$179,313, held by the Government of Canada.

THE DOMINION OF CANADA GUARANTEE AND ACCIDENT INSURANCE COMPANY.

Register No. 6206.

Certificate of Registry No. 3553.

DIRECTORS AND OFFICERS.

Directors.—Col. Albert E. Gooderham, Toronto; W. G. Blackstock, Toronto; C. D. Warren, Toronto; Sir Donald D. Mann, Toronto; D. C. Ross, Toronto; Geo. E. Gooderham, Toronto; C. A. Withers, Toronto.

Officers.—Col. A. E. Gooderham, President, Toronto; C. D. Warren, Vice-President, Toronto; Charles A. Withers, General Manager, Toronto; J. L. Turquand, Secretary-Treasurer.

1. Head Office, Toronto, Ontario. Suits by or against the Company may be brought in the name of the Dominion of Canada Guarantee and Accident Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, chap. 104, 1887, Vict. 50 and 51; Canada (1917), chap. 29, the Insurance Act; 1898, special Act; 1899, special Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount of shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Fire, Guarantee, Accident, Sickness, Burglary and Plate Glass Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$183,107, held by the Government of Canada.

THE MERCANTILE FIRE INSURANCE COMPANY.

Register No. 6233.

Certificate of Registry No. 3580.

DIRECTORS AND OFFICERS.

Directors.—William A. Sims, Orillia, Ont.; Albert E. Blogg, Toronto; A. W. Blake, Winnipeg; Alexander MacLean, Toronto; Colin E. Sword, Montreal.

Officers.—William A. Sims, President, Orillia; A. E. Blogg, Managing Director, Toronto; Alfred Wright, Secretary, Toronto.

1. Head Office, Toronto, Ontario. Suits by or against the Company may be brought in the name of The Mercantile Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Ontario, 37 Vict., chap. 87, an Act to incorporate the Mercantile Fire Insurance Company; 55 Vict., chap. 101, an Act to amend the Act to incorporate The Mercantile Fire Insurance Company.

3. *The members are related* as shareholders in an incorporated joint stock company, under and as set forth in their said Act of Incorporation, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Fire Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$181,856, held by the Receiver-General at Ottawa.

THE COMMERCIAL TRAVELLERS' MUTUAL BENEFIT SOCIETY.

Registry No. 6327.

Certificate of Registry No. 3675.

DIRECTORS AND OFFICERS.

Directors.—S. R. Wickett, Toronto; John Burns, Toronto; Robert Forbes, Toronto; S. M. Sterling, A. J. Tipping, C. S. Parsons, R. Maxwell, L. R. Arnett, Toronto; W. J. Sykes, Toronto; Adam Johnston, Toronto; E. Fielding, Toronto.

Officers.—Chas. S. Parsons, President, Toronto; S. M. Sterling, Vice-President, Toronto; R. Ivens, General Manager and Secretary, Toronto.

1. Head Office, Toronto, Ontario. Suits by or against the Society may be brought in the name of The Commercial Travellers' Mutual Benefit Society.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following: R.S.O. 1914, chap. 183; Ontario, 1888, chap. 26; Ontario, 1890, chap. 39; Canada (1917), chap. 29, The Insurance Act.

3. *The members are related* as members of an assessment society, and the liability of the members is limited to assessments and annual fees.

4. The Society is now authorized by certificate of registration issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Life Insurance on the Assessment Plan.

THE DOMINION LIFE ASSURANCE COMPANY.

Register No. 6202.

Certificate of Registry No. 3549.

DIRECTORS AND OFFICERS.

Directors.—Thomas Hilliard, Waterloo; S. B. Bricker, Waterloo; D. Bean, Waterloo; W. Vandusen, Toronto; George D. Forbes, Hespeler; Dr. W. T. Parke, Woodstock; Thomas Trow, Stratford; A. J. Andrews, Winnipeg; E. F. Seagram, Waterloo; Dr. W. L. Hilliard, Waterloo.

Officers.—Thos. Hilliard, President and Managing Director, Waterloo; S. B. Bricker, Vice-President, Waterloo; Ford S. Kumpf, Assistant Manager, Waterloo; P. H. Roos, Secretary-Treasurer, Waterloo.

1. Head Office, Waterloo, Ontario. Suits by or against the Company may be brought in the name of The Dominion Life Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, 1889, 52 Vict., chap. 95, an Act to incorporate the Dominion Life Assurance Company; Canada, chap. 29, The Insurance Act; R.S.O., The Companies' Clauses Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held as security for the policyholders in Canada as follows: Deposit accepted at the value of \$51,309, held by Receiver-General of Canada.

DOMINION GRESHAM GUARANTEE AND CASUALTY COMPANY.

Register No. 6376.

Certificate of Registry No. 3724.

DIRECTORS AND OFFICERS.

Directors.—Sir Herbert Ames, Montreal, Que.; J. M. Fortier, Montreal, Que.; F. W. Evans, Montreal, Que.; B. Tooke, Montreal, Que.; Wm. Hanson, Montreal, Que.

Officers.—F. W. Evans, President, Montreal, Que.; B. Tooke, Vice-President, Montreal, Que.; F. J. J. Stark, General Manager, Montreal, Que.; Frank J. J. Stark, Secretary, Montreal, Que.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, Hiram Norton DeWitt, Toronto. Suits by or against the Company may be brought in the name of the Dominion Gresham Guarantee and Casualty Company.

2. *Company, how constituted or incorporated.*—The Company was incorporated by an Act of the Parliament of Canada in the fifty-sixth year of Her late Majesty's reign, and assented to on the first day of April, 1893.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, R.S.C., chap. 34, The Insurance Act, and the Act of Incorporation, 56 Vict., chap. 78, Canada; see Statutes of Canada, 1903; 7-8 Ed. VII, chap. 102, 1908; 2 Geo. V., chap. 87; 2 Geo. V., chap. 88 (1912).

4. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

5. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Burglary, Accident, Sickness, Guarantee and Automobile Insurance.

6. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$115,144, held by the Treasury Department, Ottawa.

THE BOILER INSPECTION AND INSURANCE COMPANY OF CANADA.

Register No. 6297.

Certificate of Registry No. 3645.

DIRECTORS AND OFFICERS.

Directors.—Geo. C. Robb, Toronto; W. R. C. Corson, Hartford, Conn.; H. N. Roberts, Toronto; Charles S. Blake, Hartford, Conn.; Olaf E. Gamberg, Montreal; James R. L. Starr, Toronto.

Officers.—H. N. Roberts, President and General Manager, Toronto; Olaf E. Gamberg, Vice-President, Montreal; James P. Bryne, Secretary, Toronto.

1. Head Office, Toronto. Suits by or against the Company may be brought in the name of the Corporation.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Parliament of Canada, 38 Vict., chap. 95, an Act to incorporate the Canadian Steam Users' Insurance Association; 45 Vict. chap. 102, an Act to amend the Act incorporating the Canadian Steam Users' Association; 52 Vict., chap. 97, an Act to amend the Act incorporating The Boiler Inspection and Insurance Company of Canada; 55 Vict., chap. 68, an Act respecting The Boiler Inspection and Insurance Company of Canada.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Steam Boiler Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$98,487, held by the Receiver-General of Canada.

SUN INSURANCE OFFICE.

Register No. 6189.

Certificate of Registry No. 3536.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Lyman Root, Toronto. Suits by or against the Company may be brought in the name of the Chairman or Treasurer of the Directors for the time being, or of the Secretary of the Office.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Parliament of the United Kingdom of Great Britain and Ireland, 54-55 Vict., chap. 97, Sun Insurance Office Act, 1891.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited by contract to the amount remaining unpaid upon the shares held by them. [See Sun Insurance Office Act, 1891, 54-55 Vict., chap. 97 (Imp.), sec. 21.]

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Fire Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$524,876, held by the Superintendent of Insurance, Ottawa.

THE MUTUAL LIFE ASSURANCE COMPANY OF CANADA.

Register No. 6175.

Certificate of Registry No. 3522.

DIRECTORS AND OFFICERS.

Directors.—Right Hon. Sir Wilfrid Laurier, Ottawa, Ont.; Francis C. Bruce, Hamilton, Ont.; J. Kerr Fiskien, B.A., Toronto, Ont.; E. P. Clement, Kitchener, Ont.; W. J. Kidd, B.A., Ottawa, Ont.; Sir H. Montagu Allan, Montreal, Que.; L. J. Breithaupt, Kitchener, Ont.; Hume Cronyn, London, Ont.; George Wegenast, Waterloo, Ont.; R. O. McCulloch, Galt, Ont.; C. M. Bowman, M.P.P., Southampton, Ont.; Geo. Pattinson, Preston, Ont.

Officers.—E. P. Clement, K.C., President, Kitchener, Ont.; F. C. Bruce, Vice-President, Hamilton, Ont.; George Wegenast, Manager, Waterloo, Ont.; Charles Ruby, Secretary, Waterloo, Ont.

1. Head Office, Waterloo, Ontario. Suits by or against the Company may be brought in the name of the Mutual Life Assurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following:—Canada, 41 Vict., chap. 33, an Act to incorporate The Ontario Mutual Life Assurance Company; 52 Vict., chap. 96, an Act to amend the Act incorporating the Ontario Mutual Life Assurance Company. Special Act (D.), 1900, 63-4 Vict., chap. 112 (D.), changing the corporate name from The Ontario Mutual Life Assurance Company to the Mutual Life Assurance Company of Canada; also changing date of Annual Meeting; see also 3 Ed. VII., chap. 159.

3. *The members are related mutually*. There is no share capital and no personal liability of the assured who constitute the members. Every person effecting an insurance with the Company becomes a member, and has a right to vote at all annual and general meetings of the Company.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Life Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$104,225, held by the Receiver-General, Ottawa.

THE INSURANCE COMPANY OF NORTH AMERICA.

Register No. 6269.

Certificate of Registry No. 3617.

1. Head Office, Philadelphia, U.S. Chief Agent and Attorney for Ontario, A. H. C. Proctor, Toronto.

2. The Company was incorporated by the Act of General Assembly, April 14th, 1794, of the Commonwealth of Pennsylvania, U.S.A., and the documents evidencing the same are filed or deposited in the office of the Secretary of State at Harrisburg, Penn.

3. *The members are related* as members of a joint stock company, capital \$3,000,000, fully paid, and the liability of the members is limited to the amount of their fully paid stock.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Fire, Inland Transportation, Explosion and Automobile Insurance, excluding insurance against loss by reason of injury to the person. The Company is also registered under the Ontario Insurance Act to transact Ocean Marine Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$369,442.

THE HARTFORD FIRE INSURANCE COMPANY.

Register No. 6329.

Certificate of Registry No. 3677.

1. Head Office of the Company, Hartford, Conn. Chief Agent and Attorney for Ontario, Peter A. McCallum, Toronto. Suits by or against the Company may be brought in the name of the Hartford Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Charter of 1810 and subsequent amendments.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the par value of stock held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Fire, Hail, Explosion, Inland Transportation, Cyclone or Tornado Insurance and "Insurance against loss or damage to Automobiles by accident, burglary or theft." The Company is also registered under the Ontario Insurance Act to transact Ocean and Inland Marine Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: In Canada, deposit accepted at the value of \$966,233, held by the Minister of Finance.

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.

Register No. 6198.

Certificate of Registry No. 3545.

DIRECTORS AND OFFICERS.

Directors.—Charles J. Cater-Scott, Edinburgh; G. N. Moncel, Montreal; Wm. McMaster, Montreal; E. L. Pease, Montreal.

Officers.—Charles J. Cater-Scott, Edinburgh, Chairman; Owen D. Jones, General Manager, Edinburgh; Randall Davidson, Manager for Canada.

1. Head Offices, London, England, and Edinburgh, Scotland. Chief Agent and Attorney for Ontario, Henry W. Evans, Toronto. Suits by or against the Company may be brought in the name of the North British and Mercantile Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 1860, 23-24 Vict., chap. 115 (Imp.), The North British Insurance Company's Act, 1860; 1862, 25-26 Vict., chap. 102, North British and Mercantile Insurance Company's Act, 1862; 1870, 33 Vict., chap. 21, The North British and Mercantile Insurance Company's Act, 1870; 1882, 45 Vict., chap. 52, The North British and Mercantile Insurance Company's Act; 1889, 52-53 Vict., chap. 142, The North British and Mercantile Insurance Company's (Scottish Provincial Transfer) Act, 1889; 1892, 55 Vict., chap. 15 (Royal Assent 20th May, 1892), The North British and Mercantile Insurance Company's Act, 1892.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Fire and Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$1,242,226, being Life A, \$59,475; Life B, \$320,513, and Fire, \$862,238.

ÆTNA INSURANCE COMPANY.

Register No. 6295.

Certificate of Registry No. 3643.

1. Head Office, Hartford, Conn. Chief Agent and Attorney for Ontario, A. M. M. Kirkpatrick, Toronto. Suits by or against the Company may be brought in the name of the Ætna Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: General Assembly of the State of Connecticut, 1820, 1839, 1857, 1864, 1877, 1881, 1886.

3. *The members are related* to each other as shareholders in an incorporated joint stock Company, and the liability of the members is *nil*, as the stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Fire, Automobile and Tornado Insurance. The Company is also registered under the Ontario Insurance Act to transact Inland Marine Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Total deposit accepted at 492,539.

THE NORWICH UNION FIRE INSURANCE SOCIETY, LIMITED.

Register No. 6187.

Certificate of Registry No. 3534.

1. Head Office, Norwich England. Chief Agent and Attorney for Ontario, John B. Laidlaw, Toronto. Suits by or against the Society may be laid in the name of the Norwich Union Fire Insurance Society, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following. Parliament of Great Britain and Ireland, 1879, 42-3 Vict., chap. 20, The Norwich Union Fire Insurance Society's Act; 1908 (Imp.) Act and memorandum and articles of Association, Royal Assent 18th June, 1908.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Society is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Fire, Accident, Sickness, Automobile and Plate Glass Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Total deposit accepted at the value of \$783,695.

AMERICAN SURETY COMPANY OF NEW YORK.

Register No. 6274.

Certificate of Registry No. 3622.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, W. H. Hall, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: New York, 1892, chap. 690.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them. The capital of the Company is \$2,500,000, and is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Guarantee Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders herein as follows: Deposit accepted at the value of \$54,940, held by the Receiver-General.

PHOENIX INSURANCE COMPANY OF HARTFORD.

Register No. 6373.

Certificate of Registry No. 3720.

DIRECTORS AND OFFICERS.

Directors:—George M. Lovejoy, Lyman B. Jewell, Henry C. Dwight, Ward W. Jacobs, Ed. Milligan, John M. Taylor, E. M. Day, C. H. Clark, all of Hartford, Conn.; Louis F. Butler, John M. Halcombe, Robert J. Allyn, Hartford, Conn.

Officers:—Edward Milligan, President, Hartford, Conn.; George M. Lovejoy, Vice-President, Hartford, Conn.; John B. Knox, Secretary, Hartford, Conn.; Thomas C. Temple, Assistant Secretary.

1. Head Office, Hartford, Conn. Chief Agent and Attorney for Ontario, Richard H. Butt, Toronto. Suits by or against the Company may be brought in the name of the Phoenix Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Charter, May 31st, 1854; amendments to Charter, January 15th, 1874; March 31st, 1881; February 25th, 1885.

3. *The members are related* as shareholders in an incorporated joint stock company with a capital of \$2,000,000, consisting of 20,000 shares of \$100 each, fully paid up in cash, and the liability of the members is limited to the amount of shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Fire and Automobile Insurance (excluding insurance against loss by reason of injury to the person).

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$417,520, held by the Receiver-General.

THE CONNECTICUT FIRE INSURANCE COMPANY.

Register No. 6372.

Certificate of Registry No. 3722.

1. Head Office, Hartford, Conn. Chief Agent and Attorney for Ontario, Reed, Shaw & McNaught, Toronto. Suits by or against the Company may be brought in the name of The Connecticut Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: General Assembly, State of Connecticut, May Session, 1850, incorporation; State of Connecticut, May Session, 1875, power to increase capital to \$1,000,000; State of Connecticut, January, 1884, time of annual meeting changed. State of Connecticut, 1907, power to increase capital stock not to exceed \$3,000,000, also providing that all stock issued shall be paid for in cash at not less than par value. Resolution accepting amendment adopted by unanimous vote of stockholders present at a legally warned meeting held 3rd January, 1908.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability is limited to the amount of stock owned.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Fire and Hail Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$144,926, held by the Dominion of Canada.

THE CANADA ACCIDENT ASSURANCE COMPANY.

Register No. 6299.

Certificate of Registry No. 3647.

DIRECTORS AND OFFICERS.

Directors.—Hon. N. Curry, Montreal; S. H. Ewing, Montreal; T. H. Hudson, Montreal; Jas. McGregor, Montreal; C. H. Godfrey, Montreal.

Officers.—S. H. Ewing, President, Montreal; T. H. Hudson, Manager and Secretary, Montreal.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, A. H. C. Proctor, Toronto. Suits by or against the Company may be brought in the name of the Canada Accident Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now so declared, defined, limited or governed are the following. Dominion of Canada, 1887, 50-51 Vict., chap. 106, an Act to incorporate the Canada Accident Assurance Company. See also Statutes of Canada, 1899, 62-3 Vict., chap. 98.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Fire, Accident, Automobile, Sickness, Plate Glass, Burglary, and Guarantee Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$158,120, held by the Dominion Government.

LONDON GUARANTEE AND ACCIDENT COMPANY, LIMITED.

Register No. 6292.

Certificate of Registry No. 3640.

Head Office, London, Eng. Chief Agent and Attorney for Ontario, Geo. Weir, Toronto. Suits by or against the Company may be brought in the name of The London Guarantee and Accident Company, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: United Kingdom, 1867, chap. 31, The Companies' Act; 1870, chap. 102, Joint Stock Companies' Arrangement Act, 1870; 1877, chap. 26; 1879, chap. 79; 1880, chap. 19; 1883, chap. 23; 1883, chap. 30; 1886, chap. 23; 1890, chap. 62; 1890, chap. 63; Companies' Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Fire, Guarantee, Burglary, Accident and Sickness Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$534,846.

METROPOLITAN LIFE INSURANCE COMPANY.

Register No. 6223.

Certificate of Registry No. 3570.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, Henry Briggs, Toronto. Suits by or against the Company may be brought in the name of The Metropolitan Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: New York State, 1883, chap. 437, an Act to amend the charter of the Metropolitan Life Insurance Company of the City of New York.

3. *The members are related mutually.* There is no share capital and no personal liability of the assured who constitute the members. Every person effecting an insurance with the Company becomes a member, and has a right to vote at all annual and general meetings of the Company.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$19,261,262, held by the Receiver-General; also \$7,348,543, vested in Canadian Trustees under the Insurance Act.

THE STAR ASSURANCE SOCIETY.

Register No. 6218.

Certificate of Registry No. 3565.

1. Head Office of the Society, London, Eng. Chief Agent and Attorney for Ontario, Alfred W. Briggs, Toronto. Suits by or against the Company may be brought in the name of The Star Assurance Society.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Deed of Settlement, 2nd October, 1843; The Star Life Assurance Society Act, 1868; The Star Life Assurance Society Act, 1884, 57-8 Vict., chap. 124, Resolutions adopted 13th of August, 1884; Resolutions adopted 1st April, 1885; Articles, 182 George V., ch. 69 (1911).

3. *The members are related* as shareholders in the Society to the extent of their shares therein defined by the Deed of Settlement, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

NOTE.—Each policy of the Society contains the following stipulation: Provided that the funds and property of the Society, for the time being remaining unapplied and undisposed of, shall alone be answerable for any claim or demand upon the Society, under or by virtue of this policy, and that only after satisfying all prior claims or demands thereon, and that no policyholder of the Society, not being a shareholder therein shall be subject or liable to any such claim or demand either in law or equity, and that neither the directors who have executed this policy nor any other director or shareholder of the Society, whether they shall be respectively policyholders or not, shall be subject or liable to any such claim or demand, or any payment or contribution in respect thereof, beyond so much of the share or shares (if any) held by them, him or her, in the capital of the Society, as shall not for the time being have been paid up, as shall not be required for the satisfaction of such prior claim and demands aforesaid; and that upon the legal transfer by any shareholder in accordance with the regulations of the Society, of any share, the person or persons to whom such transfer shall have been so made, and not the transferring shareholder, shall be accountable for the unpaid part of such share.

4. The Company is now collecting premiums and paying claims in Canada by virtue of the Insurance Act.

5. *Deposited assets.*—Assets of the Society are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$145,713, held by the Dominion Government at Ottawa.

THE GREAT WEST LIFE ASSURANCE COMPANY.

Register No. 6240.

Certificate of Registry No. 3587.

DIRECTORS AND OFFICERS.

Directors:—Alexander Macdonald, Winnipeg; A. C. Flumerfelt, Victoria, B.C.; Geo. W. Allan, A. M. Nanton, Winnipeg; P. C. McIntyre, Winnipeg; Geo. R. Crowe, Winnipeg; R. T. Riley, Winnipeg; Andrew Kelly, Winnipeg; Sir D. H. McMillan, Winnipeg; Geo. F. Galt, Winnipeg; F. Nation, Victoria, B.C.; W. H. Cross, Winnipeg.

Officers:—Alexander Macdonald, President, Winnipeg; Geo. F. Galt, Winnipeg; R. T. Riley and A. M. Nanton, Vice-Presidents, Winnipeg; C. C. Ferguson, General Manager, Winnipeg.

1. Head Office of the Company, Winnipeg, Man. Chief Agent and Attorney for the Province of Ontario, Henry Brock, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 54-55 Vict., chap. 15 (D.), an Act to incorporate The Great West Life Assurance Company.

3. *The members are related* as shareholders in an incorporated stock company, and the liability of the members is limited to the amount unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$51,420.

CANADIAN ORDER OF THE WOODMEN OF THE WORLD.

Register No. 6205.

Certificate of Registry No. 3552.

Officers.—D. Cinnamon, Head Consul Commander, Lindsay; C. C. Hodgins, Head Advisor Lieutenant, Kingston; J. H. Saunders, Head Banker, London; Dr. J. B. Gamble, Head Physician, Brantford; E. Henderson, Head Watchman, Niagara Falls, Ont.; I. F. Miller, Head Escort, Brantford; R. J. Buckingham, Head Sentry, Winnipeg; J. B. Hoover, Guelph; Rev. J. W. Hodgins, Stratford, and John Manning, London, Head Managers; W. S. Harrison, M.D., Toronto, Past Head Consul; G. N. Gordon, Peterborough, Ont., J. M. Paterson, Hamilton, Ont., and A. E. Hubbard, Toronto, members of Executive Council.

1. Head office, London, Ont. Clair Jarvis, Head Clerk. Suits by or against the Company may be brought in the name of The Canadian Order of the Woodmen of the World.

2. *Company, how constituted or incorporated.*—The Company was incorporated on the 1st of April, 1893, by Special Act of the Dominion Parliament, in the 56th year of Her late Majesty's reign, being Chapter 92.

3. *The legislative enactments by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following:* Parliament of Canada, 1893, 56 Vict., chap. 92; Canada (1917), chap. 29, The Insurance Act.

4. *The members are related as members of an assessment company, and the liability of the members is unlimited.*

5. The Company is now authorized by certificate of registration issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Life and Sickness Insurance on the Assessment plan.

6. *Deposited assets.*—The Company has no deposit with the Government of Canada.

EMPLOYERS' LIABILITY ASSURANCE CORPORATION (LIMITED).

Register No. 6318.

Certificate of Registry No. 3666.

1. Head Office, London, Eng. Chief Agent and Attorney for Ontario, Charles W. I. Woodland, Toronto. Suits by or against the Company may be brought in the name of the Employers' Liability Assurance Corporation (Limited).

2. *The legislative enactments by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following:* United Kingdom, 1862, The Companies' Act; chap. 104, Joint Stock Companies' Arrangement Act, 1870; 1877, chap. 26; 1879, chap. 79; 1880, chap. 19; 1883, chap. 23; 1883, chap. 30; 1886, chap. 23; 1890, chap. 62; 1890, chap. 63; Companies' Acts, Public Acts, still in force.

3. *The members are related as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.*

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Fire, Accident, Burglary, Guarantee, Sickness, Steam Boiler, Automobile, Plate Glass and Hail Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$1,066,845.

THE GLOBE INDEMNITY COMPANY OF CANADA.

Register No. 6207.

Certificate of Registry No. 3554.

DIRECTORS AND OFFICERS.

Directors:—J. Gardner Thompson, Montreal; Sir Alex. Lacoste, Montreal; M. Chevalier, Montreal; Lewis Laing, Montreal; Sir Frederick Williams-Taylor, Montreal; W. Molson Macpherson, Montreal, Que.; J. D. Simpson, Montreal, Que.

Officers:—J. Gardner Thompson, President, Montreal; Lewis Laing, Vice-President, Montreal; John Emo, General Manager and Secretary, Montreal.

1. Head Office, Montreal; Chief Agent and Attorney for Ontario, A. E. Wilson, Toronto. Suits by or against the Company may be brought in the name of The Globe Indemnity Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, chap. 118, 1894, Vict., 57 and 58, an Act to incorporate the Canadian Railway Accident Insurance Company; Canada (1917), chap. 29, the Insurance Act; see Statutes of Canada, 1899, 62-3 Vict., chap. 106. See also Statutes of Canada, 1914.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount of shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Fire, Accident, Sickness, Burglary, Automobile and Guarantee Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$172,546, held by the Government of Canada.

NORTHERN LIFE ASSURANCE COMPANY OF CANADA.

Register No. 6173.

Certificate of Registry No. 3520.

DIRECTORS AND OFFICERS.

Directors:—T. H. Purdom, K.C., London; John Milne, London; Matthew Wilson, K.C., Chatham; John Ferguson, London; Charles Jenkins, Petrolia; W. S. Calvert, Toronto; N. H. Stevens, Chatham; John Purdom, London; M. McGugan, Strathroy, Ont.

Officers:—T. H. Purdom, K.C., President, London; W. S. Calvert, 1st Vice-President, Toronto; John Ferguson, 2nd Vice-President, London; J. Wilson Purdom, Secretary, London.

1. Head Office, London, Ontario. Suits by or against the Company may be brought in the name of The Northern Life Assurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are as follows: 57-8 Vict., chap. 122; Canada, chap. 29, The Insurance Act, 1917.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Life Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$57,571.

IMPERIAL LIFE ASSURANCE COMPANY OF CANADA.

Register No. 6209.

Certificate of Registry No. 3556.

DIRECTORS AND OFFICERS.

Directors:—T. Bradshaw, F.I.A., Toronto; Hon. A. E. Kemp, M.P., Toronto; Sir William Mackenzie, Toronto; F. R. Eccles, M.D., F.R.C.S., London; Hon. William Harty, Kingston; Warren Y. Soper, Ottawa; Sir H. S. Holt, Montreal; Samuel J. Moore, Toronto; E. T. Malone, K.C., Toronto; Geo. A. Morrow, Toronto; W. G. Morrow, Peterboro; James Ryrie, Toronto; James F. Weston, Toronto; John Aird, Toronto; H. H. Williams, Toronto.

Officers:—G. A. Morrow, President, Toronto; S. J. Moore, Vice-President, Toronto; E. T. Malone, K.C., Vice-President, Toronto; James F. Weston, Managing Director, Toronto; G. C. Moore, A.I.A., Assistant Manager.

1. Head Office, Toronto. Suits by or against the Company may be brought in the name of the Imperial Life Assurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 59 Vict., chap. 50 (Canada), an Act to incorporate the Imperial Life Assurance Company of Canada; Canada, chap. 29, The Insurance Act, 1917; R.S.O. 1914, chap. 183.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Life Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$225,161, held by the Receiver-General.

THE INDEPENDENT ORDER OF FORESTERS.

Register No. 6185.

Certificate of Registry No. 3530.

DIRECTORS AND OFFICERS.

Directors.—W. H. Hunter, B.A., Toronto; J. D. Clark, Dayton, Ohio; Thomas Millman, M.D., Toronto; R. Mathison, Toronto; Victor Morin, B.A., LL.B., Notary Public, Montreal; Fred. J. Darch, Toronto; Frank E. Hand, Los Angeles, Cal.; M. N. Cockburn, St. Andrews, N.B.; Hon. W. W. Bent, Bridgeport, Conn.

Officers.—W. H. Hunter, President, Toronto; Frank E. Hand, Vice-President, Los Angeles, Cal.; R. Mathison, Treasurer, Toronto; Fred. J. Darch, Secretary, Toronto.

1. Head Office of the Corporation, Toronto.

2. The status of this Society is now defined by the following Acts: 59 Vict. (Ont.), chap. 120, and Act respecting the Supreme Court of the Independent Order of Foresters; 59 Vict. (Can.), chap. 51, an Act to amend the Act incorporating the Supreme Court of Independent Order of Foresters. See also private Act in the Statutes of Canada, 1901, 3 and 4 George V., chap. 113.

3. By virtue of this legislation and of R.S.C., chap. 34, the Society made a deposit of \$100,000 with the Government of Canada, and was by that Government on 1st May, 1896, licensed for the transaction of Life, Disability and Sickness Insurance with its members to the extent specified in the Act of Canada of 1914, amending the Act incorporating the Supreme Court. The legal effect of the foregoing was to alter the registry of the Society in the Department of Insurance for Ontario and transfer as from the Friendly Society to the Insurance Company Register.

4. The Corporation is now authorized by license issued by the Dominion of Canada bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Life, Disability, and Sickness Insurance, as specified in the constitution and laws of the Society, for sums not exceeding, in addition to the sick and funeral benefits, the sum of \$5,000, upon any one life.

5. The Corporation has deposited with the Government of Canada securities to the value of \$104,000, accepted at \$102,960.

SCOTTISH AMICABLE LIFE ASSURANCE SOCIETY.

Register No. 6242.

Certificate of Registry No. 3589.

1. Head Office, Glasgow, Scotland. Chief Agent and Attorney for Ontario, David Thorburn Symons, Toronto. Suits by or against the Company may be brought in the name of the Scottish Amicable Life Assurance Society.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 12-13 Vict., chap. 22; 33-34 Vict., chap. 61; 34-35 Vict., chap. 58.

3. *The members are related as members of a mutual Company.*

4. The Company is now collecting premiums and paying claims in Canada by virtue of The Insurance Act.

5. *Deposited assets.*—The Company has deposited with the Receiver-General of Canada the sum of \$62,850, as special security for the policyholders in Canada.

GRAND COUNCIL OF THE CATHOLIC MUTUAL BENEFIT ASSOCIATION OF
CANADA.

Register No. 6251.

Certificate of Registry No. 3598.

DIRECTORS AND OFFICERS.

Directors:—F. J. Curran, Montreal, Que.; P. J. Veniot, Bathurst, N.B.; John J. Behan, Kingston, Ont.; W. E. Farrell, Fredericton, N.B.; B. A. Bourgeois, Moncton, N.B.; J. A. Macdougall, Glace Bay, N.S.; H. E. R. Stock, Toronto, Ont.; Geo. S. Cuvillier, Montreal, Que.

Officers:—F. J. Curran, President, Montreal; P. J. Veniot, Vice-President, Bathurst, N.B.; J. J. Behan, Secretary, Kingston, Ont.

1. Head Office, Kingston, Ont. Chief Agent for Ontario, J. J. Behan, Kingston, Ont. Suits by or against the Society may be brought in the name of the Grand Council of the Catholic Mutual Benefit Association of Canada.

2. The Society was transferred from the Friendly Society to the Insurance Company Register from the 25th April, 1896, and is now authorized under section 85 of R.S.C., chap. 34 (Can.), to transact Life and Sickness Insurance on the Assessment Plan. See special Act, 56 Vict., chap. 90 (D); 4-5 Edward VII, chap. 77 (D); Canada, 1917, chap. 29, The Insurance Act. See also special Act (D), 1914.

3. The Corporation has no deposit with the Government of Canada.

CANADIAN FIRE INSURANCE COMPANY.

Register No. 6194.

Certificate of Registry No. 3541.

DIRECTORS AND OFFICERS.

Directors:—J. H. Ashdown, Winnipeg; R. T. Riley, Winnipeg; R. J. Campbell, Winnipeg; G. R. Crowe, Winnipeg; John Galt, Winnipeg; J. A. M. Aikins, K.C., Winnipeg; G. V. Hastings, Winnipeg.

Officers:—James H. Ashdown, President, Winnipeg; R. T. Riley, Vice-President and Managing Director, Winnipeg; C. S. Riley, Manager and Secretary, Winnipeg.

1. Head Office, Winnipeg, Man. Chief Agent and Attorney for Ontario, S. R. Parsons, Toronto. Suits by or against the Company may be brought in the name of The Canadian Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined and governed are as follows: 60-1 Vict., chap. 76; Canada, 1917, chap. 29, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Fire Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: In Canada, a deposit accepted at \$62,510.

NATIONAL LIFE ASSURANCE COMPANY OF CANADA.

Register No. 6333.

Certificate of Registry No. 3681.

DIRECTORS AND OFFICERS.

Directors.—Elias Rogers, Toronto; Geo. W. Beardmore, Toronto; W. R. Hobbs, Toronto, Ont.; Albert J. Ralston, Toronto, Ont.; Hugh Blain, Toronto; George W. Gouinlock, Toronto; W. H. Merritt, St. Catharines; Henry Cockshutt, Brantford, Ont.

Officers.—Elias Rogers, President, Toronto; Albert J. Ralston, 1st Vice-President and Managing-Director; George Beardmore, Vice-President, Toronto; F. Sparling, Secretary, Toronto.

1. Head Office, Toronto, Ontario. Suits by or against the Company may be brought in the name of the National Life Assurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: 60-61 Vict., chap. 78 (D); Canada, 1917, chap. 29, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Life Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$47,650, held by the Receiver-General.

LAW UNION AND ROCK INSURANCE COMPANY, LIMITED.

Register No. 6263.

Certificate of Registry No. 3610.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Douglas Kay Ridout, Toronto. Suits by or against the Company may be brought in the name of the Law Union and Rock Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: United Kingdom, 7 and 8 Vict., chap. 110; 25 and 26 Vict., chap. 59.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

NOTE.—No. 7 of the Articles of Association provides as follows: In every fire or life policy, or other written contract to be executed or entered into by or on behalf of the Company, by which any responsibility shall be undertaken or incurred by or imposed upon the Company there shall be inserted a clause or clauses providing so far as lawfully may be that no shareholder or director of the Company, nor the estate or effects of any such shareholder or director shall, either in respect of his being such or by reason of any matter or thing done by him, or by any other person in virtue of any authority or power hereby given, be answerable for or in respect of any such policy or other contract beyond the amount of the instalment or instalments which at the time of the claim to be made in respect of such policy or other contract shall be remaining unpaid upon his share or shares, nor be liable to be called upon for any further sum than such then unpaid amount; or such other clause or clauses as shall effectually protect every shareholder and director from all personal and individual liability in respect of any such policy or other contract, and limit the liability thereunder to the funds of the Company applicable pursuant to the provisions of these articles to the satisfaction of claims upon such policy or contract.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Fire, Accident, Sickness, Burglary and Plate Glass Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit with Receiver-General of Canada, accepted at the value of \$382,028.

SUBSIDIARY HIGH COURT OF THE ANCIENT ORDER OF FORESTERS IN THE DOMINION OF CANADA.

Register No. 6196.

Certificate of Registry No. 3543.

Officers.—A. Webber, High Chief Ranger, Winnipeg; H. McPherson, Sub-High Chief Ranger, London; H. C. Wilson, High Chief Treasurer, Toronto; E. R. Secord, M.D., High Court Medical Examiner, Brantford; A. R. Wickett, High Court Senior Woodward, Toronto; W. H. Goddard, High Court Junior Woodward, Toronto; P. L. Farnsworth, High Court Senior Beadle, Brantford; J. A. Dynes, High Court Junior Beadle, Hamilton; Archie Martin, High Court Secretary, Toronto.

1. Head Office of the Corporation, Toronto. Suits by or against the Corporation may be brought in the name of the Subsidiary High Court of the Ancient Order of Foresters in the Dominion of Canada.

2. The Corporation as now registered was constituted by the Special Act of the Parliament of Canada, 61 Vict., 1898, chap. 91. See also Statutes of Canada, 1901, 1 Edw. VII, chap. 101.

3. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Life and Sickness Insurance.

4. The Corporation has deposited with the Government of Canada securities to the value of \$58,895, accepted at \$52,613.

NEW YORK PLATE GLASS INSURANCE COMPANY.

Register No. 6279.

Certificate of Registry No. 3627.

DIRECTORS AND OFFICERS.

Directors.—Major A. White, New York; Edward Ashforth, New York; Leopold S. Bache, New York; Daniel Birdsall, New York; J. Romaine Brown, New York; William H. Chase, New York; Edwin A. Cruickshank, New York; Elijah R. Kennedy, New York; Frederick G. Potter, New York; J. Carroll French, New York; Richard M. Coit, Samuel D. Folsom, Silas Wodell, Fred. Zittell, William H. Whiting, A. P. W. Kinnan, New York; Frederick H. Ecker, New York; Wm. G. Ver Planck, New York; Charles J. Edwards, New York.

Officers.—Major A. White, President, New York; J. Romaine Brown, Vice-President, New York; J. Carroll French, Secretary, New York.

1. Head Office, New York. Chief Agent and Attorney for Ontario, Thomas H. Mason, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Charter filed under the laws of New York, chap. 439, 1877; Dominion of Canada (1917), chap. 29, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Plate Glass Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$28,348, held by the Minister of Finance.

EXCELSIOR LIFE INSURANCE COMPANY.

Register No. 6192.

Certificate of Registry No. 3539.

DIRECTORS AND OFFICERS.

Directors.—David Fasken, K.C., Toronto; S. J. Parker, Owen Sound; Thomas Long, Toronto; George E. Weir, Dresden; Alex. Fasken, B.A., Toronto; Jos. Wright, Toronto; W. H. Gooderham, Toronto; J. H. Black, Toronto; George Gordon, North Bay; George R. Warwick, Toronto; J. C. Waugh, Winnipeg; Anthony M. Rankin, M.L.A., Collins Bay.

Officers.—David Fasken, K.C., President, Toronto; Alex. Fasken, Toronto, 1st Vice-President; Jos. Wright, Toronto, 2nd Vice-President; S. G. Parker, Owen Sound, 3rd Vice-President; J. H. Black, Managing-Director, Toronto; Chas. S. Parker, Secretary-Treasurer, Toronto.

1. Head Office, Toronto, Ontario. Suits by or against the Company may be brought in the name of The Excelsior Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 1889, Aug. 7—Incorporated by Charter (Ontario) issued under R.S.O. 1887, chap. 167, sec. 4, with the name of "The Protestant Life Insurance Company of Ontario, Limited," (Liber 123, No. 7, Office of Provincial Registrar); 1889, December 11—Order-in-Council, changing corporate name from "The Protestant Life Insurance Company of Ontario, Limited," to "The Excelsior Life Insurance Company of Ontario, Limited"; 1899, December 19th—Order-in-Council, Ontario, changing corporate name from "The Excelsior Life Insurance Company of Ontario, Limited," to "The Excelsior Life Insurance Company"; 1900, June 6th—Order-in-Council, Ontario, authorizing the release of the Company's Provincial Deposit under R.S.O. 1897, chap. 203, sec. 44; Canada (1917), chap. 29.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$53,130, held by the Government of Canada.

RELiance MUTUAL LIFE ASSURANCE SOCIETY.

Register No. 3607.

Certificate of Registry No. 3655.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, John B. Laidlaw, Toronto, Ont. Suits by or against the Company may be brought in the name of the Reliance Mutual Life Assurance Society.

2. The Company is now collecting premiums and paying claims in Canada in virtue of The Insurance Act (1917), chap. 29.

3. Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$86,627.

NORWICH UNION LIFE INSURANCE SOCIETY.

Register No. 6305.

Certificate of Registry No. 3653.

1. Head Office, Norwich, England. Chief Agent and Attorney for Ontario, John Baird Laidlaw, Toronto. Suits by or against the Company may be brought in the name of the Reliance Mutual Life Assurance Society.

2. The Society is now collecting premiums and paying claims in Canada by virtue of the Insurance Act.

3. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$59,656.

Under Certificate of Registry No. 3654 the Company is also authorized to invest its surplus funds in Ontario.

CONTINENTAL LIFE INSURANCE COMPANY.

Register No. 5880.

Certificate of Registry No. 3320.

DIRECTORS AND OFFICERS.

Directors:—J. W. Scott, Listowel; H. Wilberforce Aikins, B.A., M.D., M.R.C.S., Toronto; Sidney Jones, Toronto; Joseph Rosser, Toronto; M. Rawlinson, Toronto; G. B. Woods, Toronto; E. E. Sharpe, Winnipeg, Man.; N. L. Patterson, Toronto; Richard Southam, Toronto; W. A. Medland, Toronto; J. B. Holden, Toronto; John W. Hobbs, Toronto.

Officers:—Geo. B. Woods, President, Toronto; J. W. Scott, Listowel, Ont., First Vice-President, and Joseph Rosser, Toronto, Second Vice-President; George B. Woods, Managing Director, Toronto; Charles H. Fuller, Secretary, Toronto.

1. Head Office, Toronto. Suits by or against the Company may be brought in the name of The Continental Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Company was incorporated October 26th, 1899, by Letters Patent (Ontario) under R.S.O. 1897, chap. 203, sec. 3; 1 Ed. VII., 1901, chap. 94 (Special Act, Ontario), amalgamating The Continental Life Insurance Company and The Farmers' and Traders' Life and Accident Assurance Company, Limited, as "The Continental Life Insurance Company"; 9th January, 1902, Order-in-Council, Ontario, authorizing the release of the Company's Provincial deposit under R.S.O. 1897, chap. 203, sec. 44. (See also Canada (1917), chap. 29.)

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Life Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$51,946, held by the Government of Canada.

CROWN LIFE INSURANCE COMPANY.

Register No. 6273.

Certificate of Registry No. 3621.

DIRECTORS AND OFFICERS.

Directors.—G. T. Somers, Toronto; J. Gowans Kent, Toronto; Herbert M. Mowat, K.C., Toronto; F. R. McD. Russell, Vancouver; David Wood, Winnipeg; Jno. F. Ellis, Toronto; Geo. O. Somers, Chicago, Ill.; Sir Charles Hibbert Tupper, Vancouver, B.C.; Wm. Dineen, Toronto.

Officers.—G. T. Somers, President, Toronto; J. Gowans Kent, Vice-President, Toronto; H. M. Mowat, Vice-President, Toronto; H. R. Stephenson, Assistant Manager, Toronto; A. H. Selwyn Marks, Secretary, Toronto.

1. Head Office, Toronto. Suits by or against the Company may be brought in the name of the Crown Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Dominion of Canada, 63-64 Vict., chap. 97, 1900 (Special Act); Canada (1917), chap. 29, The Insurance Act; 7-8 Edw. VII., chap. 99 (D), 1908. (See also The Ontario Insurance Act, R.S.O. 1914, chap. 183, and Act amending the same.)

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Life Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$63,487, held by the Government of Canada.

THE HOME INSURANCE COMPANY.

Register No. 6303.

Certificate of Registry No. 3651.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, A. M. M. Kirkpatrick, Toronto. Suits by or against the Company may be brought in the name of The Home Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: State of New York, 1892, chap. 690, an Act relating to Insurance Corporations, constituting chapter 38 of the General Laws.

(As to Canada and Ontario see Canada (1917), chap. 29, and R.S.O. 1914, chap. 183.)

3. *The members are related* as shareholders in an incorporated joint stock company. There is no liability of members, as the capital stock (\$3,000,000) is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Fire, Automobile, Explosion, Hail and Tornado Insurance. The Company is also registered under the Ontario Insurance Act to transact Inland Marine Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$1,119,564, held by the Government of Canada.

THE SOVEREIGN LIFE ASSURANCE COMPANY OF CANADA.

Register No. 6227.

Certificate of Registry No. 3574.

DIRECTORS AND OFFICERS.

Directors.—John McClelland, Toronto; R. R. Scott, Winnipeg, Man.; H. J. Meiklejohn, Winnipeg; W. Sanford Evans, Ottawa; R. G. Macdonald, Brandon, Man.; Geo. N. Jackson, Winnipeg; Alex. Melville, Winnipeg; E. E. Sharpe, Winnipeg, Man.; Wm. Grayson, Moose Jaw, Sask.; D. E. Williams, Winnipeg; Wm. F. Hull, Winnipeg; John Graham, Winnipeg.

Officers.—Robert R. Scott, President; Wm. Grayson, 1st Vice-President; D. E. Williams, 2nd Vice-President; H. J. Meiklejohn, Managing Director.

1. Head Office, Winnipeg, Man. Chief Agent and Attorney for Ontario, William H. Burnett, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 2 Edw. VII (Dom.), chap. 102, an Act to incorporate The Sovereign Life Assurance Company of Canada.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Life Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$60,000.

RAILWAY PASSENGERS ASSURANCE COMPANY.

Register No. 6315.

Certificate of Registry No. 3663.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, F. H. Russell, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Railway Passengers Assurance Consolidated Act, 1892, 55 Vict., chap. 8 (Imperial Act); Act to extend the objects and business of the Railway Passengers Assurance Company and for other purposes, 60 Vict., chap. 14 (Imperial Act); also the Companies' Act, 1862 (Imperial Act).

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Guarantee, Burglary, Accident, Sickness, Plate Glass and Automobile Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit, \$210,221 accepted at \$193,707.

MARYLAND CASUALTY COMPANY.

Register No. 6252.

Certificate of Registry No. 3599.

1. Head Office, Baltimore, Md. Chief Agent and Attorney for Ontario, Irving Wells Smith, Toronto, Ont.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined limited or governed are the following: Act of the General Assembly of Maryland, amending charter, 1898, chap. 43; Act amending and extending powers, 1900, chap. 10; Act amending and extending powers, 1902, chap. 386.

3. *The members are related*, as shareholders, in an incorporated joint stock company, The capital stock (\$750,000) is fully paid and is non-assessable.

4. The Company is now authorized by license issued by the Dominion of Canada, expiring 31st day of March, 1919, to transact Accident, Sickness, Burglary, Guarantee, Plate Glass, Fly Wheel and Steam Boiler Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein, as follows: Deposit accepted at \$249,498.

STATE LIFE INSURANCE COMPANY.

Register No. 6188.

Certificate of Registry No. 3535.

DIRECTORS AND OFFICERS.

Directors:—Albert Sahm, Chas. F. Coffin, R. W. McBride, H. W. Bennett, H. McK. Landon, James I. Dissette, William C. Bobbs, W. J. Mooney, Frank D. Stalkner, Indianapolis, Indiana.

Officers:—H. W. Bennett, President; Charles F. Coffin, Vice-President.

1. Head Office, Indianapolis, Ind. Chief Agent and Attorney for Ontario, W. H. Hunter, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Indiana, 1899, chap. 23; 1903, chap. 27.

3. *The members are related* as members of a mutual company.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Life Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$229,383. Also \$54,270 vested in Canadian Trustees under the Insurance Act.

THE UNITED STATES FIDELITY AND GUARANTY COMPANY.

Register No. 6195.

Certificate of Registry No. 3542.

1. Head Office, Baltimore, Md. Chief Agent and Attorney for Ontario, Sidney W. Band, Toronto, Ont.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Maryland, 1896, chap. 52; 1898, chap. 188; 1900, chap. 52; 1902, chap. 86.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of members is limited to the amount of their respective subscriptions to the capital stock of the Company.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Guarantee, Accident, Sickness, Burglary, Plate Glass and Steam Boiler Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$257,353.

GREAT AMERICAN INSURANCE COMPANY.

Register No. 6309.

Certificate of Registry No. 3657.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, Joseph Murphy, Toronto, Ont.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: New York, chap. 466, 1853, an Act to provide for the incorporation of Fire Insurance Companies; New York, chap. 690, 1892, an Act in relation to Insurance Corporations.

3. *The members are related* as shareholders in an incorporated joint stock company, the capital stock is fully paid up and is non-assessable.

4. The Company is now authorized by license issued by the Dominion of Canada, expiring 31st day of March, 1919, to transact Fire, Hail, Tornado and Automobile Insurance, excluding insurance against loss by reason of bodily injury to the person.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$373,209.

LIVERPOOL-MANITOBA ASSURANCE COMPANY.

Register No. 6290.

Certificate of Registry No. 3638.

Directors.—J. Gardner Thompson, Montreal; M. Chevalier, Montreal; Sir Alex. Lacoste, Montreal; W. M. Macpherson; John Emo, Montreal; A. G. Dent, Liverpool, England; J. C. Rimmer, Liverpool, England; Sir Frederick Williams-Taylor, Montreal; Lewis Laing, Montreal.

Officers.—J. Gardner Thompson, President and Managing Director, Montreal; Lewis Laing, Vice-President and Secretary.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, Alexander Stewart, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, 2 George V, chap. 114; Canada (1917), chap. 29, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Fire Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows, \$46,550.

THE HARTFORD STEAM BOILER INSPECTION AND INSURANCE COMPANY.

Register No. 6298.

Certificate of Registry No. 3646.

1. Head Office, Hartford, Conn. Chief Agent and Attorney for Ontario, Henry Newbolt Roberts, Toronto. Suits by or against the Company may be brought in the name of The Hartford Steam Boiler Inspection and Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are as follows: Act of the General Assembly of the State of Connecticut incorporating the Hartford Steam Boiler Inspection and Insurance Company, approved June 30th, 1866, and amendments thereto of July 27th, 1868, June 25th, 1874, February 13th, 1883, and April 12th, 1888; Canada (1917), chap. 29, The Insurance Act; The Ontario Insurance Act, R.S.O. 1914, c. 183.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them; in this Company all shares are fully paid.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact the business of guaranteeing the Policy Contracts of The Boiler Inspection and Insurance Company of Canada.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$37,620.

THE IMPERIAL GUARANTEE AND ACCIDENT INSURANCE COMPANY OF CANADA.

Register No. 6266.

Certificate of Registry No. 3613.

DIRECTORS AND OFFICERS.

Directors.—Elias Rogers, Toronto; R. Bickerdike, M.P., Montreal; H. C. Cox, G. A. Morrow, Dr. P. G. Goldsmith, Toronto; S. Burrows, Belleville; W. B. Robb, Montreal; Noel Marshall, Toronto; D. B. Hanna, Toronto; W. G. Morrow, Toronto; A. McT. Campbell, Winnipeg, Man.; W. B. Meikle, Toronto; E. Willans, Toronto.

Officers:—H. C. Cox, President; Noel Marshall, Vice-President; E. Willans, General Manager; Frank W. Cox, Secretary, Toronto.

1. Head Office, Toronto, Ont. Suits by or against the company may be brought in the name of The Imperial Guarantee and Accident Insurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Act of Incorporation; and The Insurance Act of Canada (1917), chap. 29.

3. *The members are related* as shareholders in an incorporated joint stock company and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Guarantee, Accident, Sickness, Automobile, Plate Glass and Insurance of Automobiles against Fire.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$146,629, held by the Receiver-General of Canada.

INTERNATIONAL FIDELITY INSURANCE COMPANY.

Register No. 6281.

Certificate of Registry No. 3629.

DIRECTORS AND OFFICERS.

Directors:—A. A. Altschuler, Douglas Alexander, Oscar R. Graham, Charles E. Turck, John A. Reid, New York.

Officers:—Alex. A. Altschuler, President and Managing Director; Clarence T. Johnson, Secretary, Jersey City.

1. Head Office of the Company, Jersey City, N.J. Chief Agent and Attorney for the Province of Ontario, Neil Sinclair, Toronto. Suits by or against the Company may be brought in the name of International Fidelity Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: New Jersey, chap. 134, 1902. General Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Guarantee Insurance, restricted to employees of the Singer Sewing Machine Company.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$5,000 held by the Department of Finance.

THE FIDELITY AND CASUALTY COMPANY OF NEW YORK.

Register No. 6250.

Certificate of Registry No. 3597.

1. Head Office, New York. Chief Agent and Attorney for Ontario, Reed, Shaw & McNaught, Toronto. Suits by or against the Company may be brought in the name of The Fidelity and Casualty Company of New York.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: New York State, 1865, chap. 328; an Act to amend Chapter 463 of 1853, for the incorporation of Life and Health Insurance.

3. *The members are related* as shareholders in an incorporated joint stock company. The capital stock is fully paid up and is non-assessable.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Burglary, Accident, Sickness, Steam Boiler and Plate Glass Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$186,519, held by the Receiver-General of Canada.

THE DOMINION FIRE INSURANCE COMPANY.

Register No. 6182.

Certificate of Registry No. 3529.

DIRECTORS AND OFFICERS.

Directors.—Robert F. Massie, Toronto; Philip Pocock, London; Henry Brock, Toronto; R. S. Cassels, K.C., Toronto; Dr. Emile Ostiguy, Montreal; R. J. Hutchings, Calgary; Robt. Kelly, Vancouver; Thaddeus Walker, Walkerville; Neil W. Renwick, Toronto.

Officers.—Robert F. Massie, President and General Manager; Philip Pocock, Vice-President; Neil W. Renwick, Secretary.

1. Head Office, Toronto, Ont.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 4 Edw. VII. (Dom.), chap. 73, an Act to incorporate The Dominion Fire Insurance Company; 7 Edw. VII.; see amending Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Fire Insurance throughout Canada, and Hail restricted to the Provinces of Alberta and Saskatchewan.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$89,535.

THE YORKSHIRE INSURANCE COMPANY (LIMITED).*

Register No. 6308.

Certificate of Registry No. 3656.

DIRECTORS AND OFFICERS.

Directors:—Hon. Charles J. Doherty, K.C.; G. M. Bosworth, Hon. Alphonse Racine, Alexander Laurin.

Officers:—P. M. Wickham, Montreal, Manager for Canada.

1. Head Office, York, England. Chief Agent and Attorney for Ontario, George Temple McMurrich, Toronto, Ont. Suits by or against the Company may be brought in the name of The Yorkshire Insurance Company, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Deed of Settlement, 1824; and was incorporated under the Joint Stock Companies Acts, 1862 to 1893, in 1898; reincorporated, 3rd June, 1908, with new powers, etc.

3. *The members are related* as shareholders in an incorporated stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Fire Insurance, and was on the 18th day of May, 1908, authorized by license issued by the Dominion of Canada to transact in Canada, in addition to the business of Fire Insurance, Live Stock, Accident, Sickness and Plate Glass Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$487,794, held by the Government of Canada.

THE MARINE INSURANCE COMPANY, LIMITED.

Register No. 6254.

Certificate of Registry No. 3601.

1. Head Office, London, Eng. Chief Agent and Attorney for Ontario, Reed, Shaw & McNaught, Toronto, Ont. Suits by or against the Company may be brought in the name of the Marine Insurance Company, Limited.

* The Yorkshire Fire and Life Insurance Company (constituted by Deed of Settlement dated the 20th July, 1825, and by Supplemental Deeds of Settlement respectively dated 30th March, 1858, 28th March, 1871, and 26th April, 1892, and incorporated on 29th July, 1898) was on the 3rd June, 1908, reincorporated under the Companies Acts, 1862 to 1900, as a limited liability company with the name of the "Yorkshire Insurance Company, Limited," with new powers and a redivision of the existing Capital Stock.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Company was formed in the year 1836 under the name of The Marine Insurance Company. The Company has now by virtue of its incorporation under the Companies' Acts, 1862-1880, power to sue and be sued in its corporate name.

3. *The members are related* as shareholders in an incorporated stock company, and the liability of the members is limited to the amount unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact the business of Fire, Automobile and Inland Transportation Insurance. The Company is also registered under the Ontario Insurance Act to transact Inland Marine and Ocean Marine Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposits accepted at the value of \$108,815, held by the Finance Department, Ottawa.

THE NATIONAL PROVINCIAL PLATE GLASS AND GENERAL INSURANCE
COMPANY, LIMITED.

Register No. 6312.

Certificate of Registry No. 3660.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, J. H. Ewart, Toronto, Ont. Suits by or against the Company may be brought in the name of the National Provincial Plate Glass and General Insurance Company, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Deed of Settlement, dated 24th August, 1854, and registered under The Companies Act, 1862, as an unlimited company on the 8th November, 1862, and was incorporated under The Companies' Acts, 1862 to 1883, as a limited company on the 17th June, 1885; The Companies' (consolidation) Act, 1908.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Plate Glass Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$12,955, held by the Receiver-General of Canada.

THE GENERAL ACCIDENT ASSURANCE COMPANY OF CANADA.

Register No. 6294.

Certificate of Registry No. 3642.

DIRECTORS AND OFFICERS.

Directors.—F. Norie-Miller, Perth, Scotland; J. A. Macintosh, Toronto; Thos. H. Hall, Toronto; Col. Sidney Wishart, London, Eng.; W. A. Young, M.D., Toronto; W. A. Barrington, Toronto; Frederick Richardson, Philadelphia, Pa.

Officers.—F. Norie-Miller, J.P., President; Thos. H. Hall, Vice-President and Manager.

1. Head Office, Toronto, Ont. Suits by or against the Company may be brought in the name of The General Accident Assurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Act of Incorporation; and The Insurance Act of Canada.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Accident, Guarantee, Sickness and Steam Boiler Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada, as special security for the policyholders therein as follows: Deposit accepted at \$117,274, held by the Receiver-General of Canada.

ST. PAUL FIRE AND MARINE INSURANCE COMPANY.

Register No. 6243.

Certificate of Registry No. 3590.

1. Head Office, St. Paul, Minnesota. Chief Agent and Attorney for the Province of Ontario, George A. Sherritt, Toronto. Suits by or against the Company may be brought in the name of St. Paul Fire and Marine Insurance Company.

2. The Company was organized under a Special Charter granted by the Legislative Assembly of the Territory of Minnesota, 5th March, 1853.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Special Act of Territory of Minnesota, 1853; and Special Acts of the State of Minnesota amending the charter, 1865, 1869, 1872, 1878 and 1885.

4. The original corporate name of the Company was "St. Paul Mutual Insurance Company," which name was, by Special Act of the Legislature of Minnesota, 1865, changed to that of "St. Paul Fire and Marine Insurance Company."

5. *The members are related* as shareholders in an incorporated joint stock company, of which all shares have been paid up in full.

6. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st March, 1918, and expiring on 31st day of March, 1919, to transact Fire, Inland Transportation, Tornado and Automobile Insurance. The Company is also registered under the Ontario Insurance Act to transact Ocean and Inland Marine Insurance.

7. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$388,336, held by the Comptroller of Currency, Ottawa.

THE MONARCH LIFE ASSURANCE COMPANY.

Register No. 6284.

Certificate of Registry No. 3632.

DIRECTORS AND OFFICERS.

Directors.—J. T. Gordon, Winnipeg, Man.; F. W. Adams, Winnipeg, Man.; J. W. W. Stewart, Winnipeg, Man.; H. A. Mullins, Winnipeg, Man.; W. A. Matheson, Winnipeg, Man.; W. R. Bawlf, Winnipeg, Man.; C. E. Gordon, Winnipeg; H. W. Estlin, Winnipeg; Robert G. Ironsides, Winnipeg,

Officers:—J. T. Gordon, President, Winnipeg, Man.; W. A. Matheson, 1st Vice-President, Winnipeg, Man.; F. W. Adams, 2nd Vice-President, Winnipeg, Man.; J. W. W. Stewart, Managing Director, Winnipeg, Man.; J. A. Macfarlane, Secretary, Winnipeg.

1. Head Office, Winnipeg, Man. Chief Agent and Attorney for the Province of Ontario, George P. Awrey, Toronto, Ont. Suits by or against the Company may be brought in the name of The Monarch Life Assurance Company.

2. The Company was incorporated by Special Act of the Parliament of Canada, 4 Edward VII., Chapter 96, Royal Assent 18th July, 1904.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, limited or governed are the following: Act of Incorporation, 4 Edward VII., chapter 96 (D.), and the Acts therein referred to.

4. The members of the Corporation consist of (1) The shareholders. These are related as the holders of shares in any ordinary joint stock company, with a liability limited to the amount remaining unpaid on their shares. (2) The participating policyholders, respecting whom the Incorporating Act, 4 Edward VII., chapter 96, section 15, enacts as follows:—"15. All persons who are actual holders of policies from the Company for one thousand dollars or upward, whether such persons are shareholders of the Company or not, and who are by the terms of their policies entitled to participate in profits, and are referred to in this Act as holders of participating policies, shall be members of the Company and be entitled to attend and vote in person or by proxy at all general meetings of the Company; and every holder of a participating policy of the Company for a sum not less than one thousand dollars shall be entitled to one vote for each thousand dollars in his policy. (2) A husband or father holding a participating policy on his life for the benefit of his wife or children shall be deemed a member of the Company."

5. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Life Insurance.

6. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$52,090.

SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY.

Register No. 6316.

Certificate of Registry No. 3664.

DIRECTORS AND OFFICERS.

Directors.—A. W. Damon, W. J. Mackay, F. Harris, Springfield; J. L. Pease, Springfield, Mass.; M. S. Southworth, Homer L. Bosworth, W. D. Kinsman, W. A. Harris, Springfield, Mass.; Albert F. Dean, Chicago; Jas. Scattuch, Springfield, Mass.

Officers.—A. W. Damon, President; W. J. Mackay, Vice-President; E. H. Hildreth, Secretary, Springfield, Mass.

1. Head Office, Springfield, Mass. Chief Agent and Attorney for Ontario, Joseph Murphy, Toronto. Suits by or against the Company may be brought in the name of the Springfield Fire and Marine Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: State of Massachusetts, 1849, chap. 135; 1859, chap. 11; 1866, chap. 35; 1907, chap. 576; and Canada (1917), chap. 29, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount of shares held by them, the whole amount of the shares being, however (pursuant to the laws of the State), fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Fire and Tornado Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$437,012.

PACIFIC COAST FIRE INSURANCE COMPANY.

Register No. 6258.

Certificate of Registry No. 3605.

DIRECTORS AND OFFICERS.

Directors:—David H. Wilson, M.D., Vancouver; E. H. Crandell, Calgary, Alta.; J. W. Horne, W. H. Malkin, J. B. Mathers, Vancouver; R. P. McLennan, Vancouver; C. Spencer, Vancouver; T. W. Greer, Vancouver; G. Martin, Vancouver; Jonathan Rogers, Vancouver.

Officers:—David H. Wilson, M.D., President, Vancouver, B.C.; W. H. Malkin, 1st Vice-President, Vancouver, B.C.; J. B. Mathers, 2nd Vice-President, Vancouver, B.C.; T. W. Greer, Managing Director, Vancouver, B.C.; F. H. Godfrey, Secretary, Vancouver, B.C.

1. Head Office, Vancouver, B.C. Chief Agent and Attorney for Ontario, Reed, Shaw & McNaught, Toronto. Suits by or against the Company may be brought in the name of the Pacific Coast Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined and governed are as follows: Special Act of Canada, chap. 143, 1908; 1917, The Insurance Act, chap. 29.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: In Canada, a deposit accepted at \$47,949.

PRUDENTIAL INSURANCE COMPANY OF AMERICA.

Register No. 6241.

Certificate of Registry No. 3588.

1. Head Office, Newark, N.J. Chief Agent and Attorney for Ontario, Samuel W. Shepard, Toronto, Ont.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: New Jersey, 1873, 1875, 1877; 1902, General Insurance Act; Dominion of Canada (1917) chap. 29, The Insurance Act.

3. *The members are related mutually.* There is no share capital and no personal liability of the assured who constitute the members. Every person effecting an Insurance with the Company becomes a member, and has a right to vote at all annual and general meetings of the Company.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$5,978,299, held by the Receiver-General of Canada.

PROTECTIVE ASSOCIATION OF CANADA.

Register No. 6214.

Certificate of Registry No. 3561.

DIRECTORS AND OFFICERS.

Directors:—J. T. Farish, Winston-Salem, N.C.; Nelson Mitchell, E. E. Gleason, D. K. Cowley, M.D., W. D. Bradford, J. G. Fuller, Granby Que.; Geo. H. Sherwood, Cardinal, Ont.

Officers:—J. T. Farish, President; Nelson Mitchell, Vice-President; E. E. Gleason, Secretary and General Manager.

1. Head Office of the Company, Granby, Que. Chief Agent and Attorney for the Province of Ontario, Wilbur E. Kerr, Toronto. Suits by or against the Company may be brought in the name of Protective Association of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Special Act of Parliament of Canada, 6-7 Edw. VII, 1907, c. 118 (D); Canada (1917), chap. 29.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Accident and Sickness Insurance, restricted to members of the Masonic order within Canada and limited in amount as provided in the Association's Act of incorporation.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada, as special security for the policyholders therein as follows: Deposit accepted at the value of \$18,649, held by the Department of Finance.

ACADIA FIRE INSURANCE COMPANY.

Register No. 6235.

Certificate of Registry No. 3582.

DIRECTORS AND OFFICERS.

Directors:—C. C. Blackadar, A. E. Jones, Wm. P. Webster, Halifax, N.S.; Chas. H. Mitchell, Geo. R. Hart, Halifax, N.S.; R. MacD. Paterson, Montreal, Que.; J. B. Paterson, Montreal, Que.

Officers:—C. C. Blackadar, President, Halifax, N.S.; A. E. Jones, Vice-President, Halifax, N.S.; R. K. Elliott, Secretary-Treasurer, Halifax, N.S.

1. Head Office, Halifax, N.S. Chief Agent and Attorney for Ontario, Harold M. Sampson, Toronto. Suits by or against the Company may be brought in the name of Acadia Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Nova Scotia, Special Act to amend and consolidate the Acts relating to The Acadia Fire Insurance Company, A.D. 1906. See also Canada (1917), chap. 29, and R.S.O. 1914, chap. 183, and Act amending same.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Fire and Hail Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$77,245, held by the Government of Canada.

LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT COMPANY OF CANADA.

Register No. 6332.

Certificate of Registry No. 3680.

DIRECTORS AND OFFICERS.

Directors:—Alfred Wright, Toronto; Albert E. Blogg, Toronto; Colin E. Sword, Montreal; George C. Howie, New York City.

Officers:—Alfred Wright, President; Alex. MacLean, Manager and Secretary, Toronto.

1. Head Office, Toronto, Ont. Suits by or against the Company may be brought in the name of the London and Lancashire Guarantee and Accident Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Canada, Special Act to incorporate the London and Lancashire Guarantee and Accident Company of Canada, Royal assent 10th April, 1908; also Canada (1917), chap. 29, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Guarantee, Accident, Sickness, Automobile and Plate Glass Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$95,591.

GENERAL ACCIDENT, FIRE AND LIFE ASSURANCE CORPORATION, LIMITED.

Register No. 6328.

Certificate of Registry No. 3676.

CANADIAN DIRECTORS.

Officers:—Peleg Howland, Chairman, Canadian Advisory Board, Toronto; Thomas H. Hall, Manager for Canada, Toronto.

1. Head Office, Perth Scotland. Chief Agent and Attorney for Ontario, Thomas H. Hall, Toronto. Suits by or against the Company may be brought in the name of the General Accident, Fire and Life Assurance Corporation, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Great Britain and Ireland, The Companies' Acts, 1862-1890. See also Canada (1917), chap. 29, and R.S.O., 1914, chap. 183.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of shareholders is limited to the amount of capital stock held by them respectively.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Fire and Automobile Insurance, excluding insurance against loss by reason of bodily injury to the person.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$351,870.

GENERAL ANIMALS INSURANCE COMPANY OF CANADA.

Register No. 6239.

Certificate of Registry No. 3586.

DIRECTORS AND OFFICERS.

Directors:—Robert Ness, Howick, Que.; I. N. A. Perrault, Montreal; R. A. Leduc, Montreal; L. P. Berard, K.C., Montreal; A. P. Frigon, Montreal; N. R. Rochon, Montreal; L. A. Lavallee, K.C., Montreal.

Officers:—Robert Ness, President, Howick, Que.; L. A. Lavallée, K.C., Vice-President, Montreal; R. A. Leduc, Managing Director, Montreal.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, A. I. Telmosse, Ottawa. Suits by or against the Company may be brought in the name of the General Animals Insurance Company of Canada.

2. *Company, how constituted or incorporated.*—The Company was incorporated by Special Act of Parliament of Canada, 6-7 Edward VII, chap. 87, assented to on the twenty-seventh day of April, 1907.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, The Insurance Act, 1917, and the Act of Incorporation, 6-7 Edward VII, chap. 87.

4. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

5. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Live Stock Insurance.

6. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$22,800, held by the Treasury Department, Ottawa.

NATIONAL FIRE INSURANCE COMPANY OF HARTFORD.

Register No. 6236.

Certificate of Registry No. 3583.

1. Head Office, Hartford, Connecticut. Chief Agent and Attorney for Ontario, Charles C. Hall, Toronto, Ontario. Suits by or against the Company may be brought in the name of the National Fire Insurance Company of Hartford.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: State of Connecticut, 4th June, 1869; Private Acts, 19th March, 1907; amending Charter (as to Canada and Ontario, see Canada (1917), chap. 29, and R.S.O. 1914, chap. 183.)

3. *The members are related* as shareholders in an incorporated stock company. There is no liability of members, as the Capital Stock (\$1,000,000) is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Fire, Tornado, Explosion and Inland Transportation Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$558,469, held by the Government of Canada.

NORTH EMPIRE FIRE INSURANCE COMPANY.

Register No. 6378.

Certificate of Registry No. 3726.

DIRECTORS AND OFFICERS.

Directors:—M. Long, F. W. Drewry, Colin Inkster, D. L. Mather, J. D. McArthur, J. A. Thompson, all of Winnipeg, Man.; W. M. Fisher, Winnipeg Man.; D. F. Coyle, Winnipeg; C. A. Adamson, W. A. Hebblewhite, Winnipeg, Man.

Officers:—J. A. Thompson, President, Winnipeg, Man.; M. Long, Vice-President, Winnipeg, Man.; W. M. Fisher, Vice-President, Winnipeg; H. H. Smith and W. P. Fess, Joint Managers, Winnipeg, Man.

1. Head Office, Winnipeg, Man. Chief Agent and Attorney for the Province of Ontario, Gilbert S. Percy, Toronto, Ont. Suits by or against the Company may be brought in the name of The North Empire Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations are now declared, limited or governed are the following: Act of Incorporation, 7-8 Edward VII., chap. 136 (D.), and the Acts therein referred to.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid on the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Fire Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$51,613.

THE ROYAL GUARDIANS.

Register No. 6334.

Certificate of Registry No. 3682.

DIRECTORS AND OFFICERS.

Directors:—A. T. Patterson and John Hyde, Montreal; O. W. G. Dettmers, Montreal, Que.; Ed. C. Lalonde, Longueuil, Que.; W. G. Butler, Montreal; C. P. Wood, Montreal, Que.; P. N. Tessier, Quebec, Que.; D. J. Hoerner, Westmount; John McDowall, Montreal.

Officers.—D. J. Hoerner, President; John McDowall, Vice-President; A. T. Patterson, General Manager and Managing Director.

1. Head Office of the Corporation, Montreal. Chief Agent and Attorney for Ontario, Herbert Wright West, Hamilton. Suits by or against the Corporation may be brought in the name of the Royal Guardians.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, Special Act, 9-10 Edward VII, chap. 158 (1910), Act respecting The Royal Guardians.

3. The liability of the members is defined in the Act of Incorporation.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Life and Sickness Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$83,304, held by the Government of Canada.

THE TRAVELLERS' LIFE ASSURANCE COMPANY OF CANADA.

Register No. 6359.

Certificate of Registry No. 3707.

DIRECTORS AND OFFICERS.

Directors:—Hon. George P. Graham, M.P., Brockville; Jas. W. Pyke, Montreal; H. W. Richardson, Kingston; J. N. Greenshields, K.C., Montreal; J. W. McConnell, Montreal; Lorne C. Webster, Montreal; Hon. N. Curry, Montreal; Hon. A. K. Maclean, Halifax, N.S.; C. G. Pennock, Vancouver, B.C.; J. F. Cairns, Saskatoon, Sask.; Wm. Lyall, Montreal; Paul J. Myler, Hamilton, Ont.; D. O. L'Esperance, Quebec, Que.; C. R. Whitehead, Three Rivers, Que.; J. Ambrose O'Brien, Ottawa, Ont.

Officers:—Hon. George P. Graham, President; Jas. W. Pyke and Lorne C. Webster, Vice-Presidents.

1. Head Office of the Company, Montreal. Chief Agent and Attorney for Ontario, A. H. Beaton, Toronto. Suits by or against the Company may be brought in the name of The Travellers' Life Assurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, Special Act, 7-8 Edward VII., Chapter 165 (1908), An Act to Incorporate The Travellers' Life Assurance Company of Canada.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Life Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$50,892, held by the Insurance Branch, Finance Department, Ottawa.

UNDERWRITERS AT AMERICAN LLOYDS.

Register No. 6220.

Certificate of Registry No. 3567.

1. Head Office, New York. Chief Agent and Attorney for Ontario, Herbert Begg, Toronto. Suits by or against the Company may be brought in the name of Underwriters at American Lloyds.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: State of New York, chap. 638 (1910), Lloyds and Inter-Insurance General Act.

3. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Fire Insurance.

4. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$70,219, held by the Receiver-General.

SCOTTISH WIDOWS' FUND AND LIFE ASSURANCE SOCIETY.

Register No. 6352.

Certificate of Registry No. 3700.

1. Head Office, Edinburgh, Scotland. Chief Agent and Attorney for Ontario, Dyce Willcocks Saunders, Toronto. Suits by or against the Society may be brought in the name of the Scottish Widows' Fund and Life Assurance Society.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following: Parliament of the United Kingdom, 24-25 Victoria, chap. 85 (1861) and the Acts for the following years: 1882, 1883, 1891 and 1900.

3. *The members are related* as members of a mutual Company, to whom belong the whole funds of the Society, and the liability of the members is limited to the contributions conditioned to be paid by them in respect of the assurances effected with the Society as defined by the Society's Acts of Parliament.

4. The Society is registered in the Province of Ontario for the purpose of Investment of its Surplus Funds.

LIFE ASSOCIATION OF SCOTLAND.

Register No. 6247.

Certificate of Registry No. 3594.

1. Head Office, Edinburgh, Scotland. Chief Agent and Attorney for Ontario, Seymour Bennett O'Hara, Toronto, Ont. Suits by or against the Company may be brought in the name of the Life Association of Scotland.

2. The Company is now collecting premiums and paying claims in Canada in virtue of The Insurance Act (1917), chap. 29.

3. Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$138,357.

NATIONAL SURETY COMPANY.

Register No. 6257.

Certificate of Registry No. 3604.

1. Head Office, New York City, N.Y. Chief Agent and Attorney for Ontario, Reed, Shaw & McNaught, Toronto. Suits may be brought by or against the Company in the name of the National Surety Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: New York, chap. 690, Laws of 1892, An Act in relation to Insurance Corporations, constituting chap. No. 38 of the General Laws, chap. 33, Laws of 1909, an Act in relation to Insurance Corporations, constituting chap. 28 of the Consolidated Laws.

3. *The members are related* to each other as shareholders in an incorporated joint stock company, and the liability of the members is *nil*, as the stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Guarantee Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$53,751, held by the Receiver-General of Canada.

THE HUDSON BAY INSURANCE COMPANY.

Register No. 6339.

Certificate of Registry No. 3687.

DIRECTORS AND OFFICERS.

Directors.—Wm. Mackay, Montreal; Fred. W. Walker, Vancouver, B.C.; J. H. Labelle, Montreal; George Chappell, Liverpool, Eng.; W. H. Barker, Vancouver; Geo. Fraser, Montreal; P. R. Gault, Montreal; Percy J. Quinn, Toronto; Alfred St. Cyr, Montreal.

Officers.—William Mackay, President, Montreal; Fred. W. Walker, Vice-President, Vancouver; J. H. Labelle, Managing Director, Montreal; Fred. J. Walker, Secretary, Montreal, Que.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, Percy J. Quinn, Toronto. Suits by or against the Company may be brought in the name of The Hudson Bay Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Special Act of the Parliament of Canada, being chap. 110 (1910), an Act respecting The Hudson Bay Insurance Company, and chap. 29 (1917), The Dominion Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Fire and Hail Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$55,120, held by the Government of Canada.

THE CONTINENTAL INSURANCE COMPANY OF NEW YORK, N.Y.

Register No. 6300.

Certificate of Registry No. 3648.

1. Head Office, New York City. Chief Agent and Attorney in Ontario, Arthur R. Stell, Toronto. Suits by or against the Company may be brought in the name of The Continental Insurance Company of New York.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: New York, An Act of the Legislature of the State of New York, passed April 10th, 1849; and re-incorporated as of October 7th, 1910, under Chapter 33, laws of 1910, New York State, known as "An Act in relation to insurance Corporations, constituting chapter 28 of the consolidated laws," known as the Insurance Law.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of its members is *nil*, as the stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Fire and Tornado Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$288,935, held by the Receiver-General of Canada.

L'UNION COMPAGNIE D'ASSURANCES CONTRE L'INCENDIE.

(Union Fire Insurance Company.)

Register No. 6343.

Certificate of Registry No. 3691.

1. Head Office, Paris, France. Chief Agent and Attorney for Ontario, J. H. Ewart, Toronto. Suits by or against the Company may be brought in the name of L'Union Compagnie D'Assurances Contre L'Incendie.

2. The Company was organized under Articles of Association dated Paris (France), the 30th September, 1st and 2nd of October, 1828, for a term of 50 years, and the term was extended by a Deed dated the 5th of May, 1876, for a further term of 99 years from the 1st January, 1877.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$185,552, held by the Government of Canada.

PROVINCIAL INSURANCE COMPANY, LIMITED.

Register No. 6271.

Certificate of Registry No. 3619.

1. Head Office, Bolton, County of Lancaster, England. Chief Agent and Attorney for Ontario, Shaw and Begg, of Ontario, Limited, Toronto. Suits by or against the Company, may be brought in the name of the Provincial Insurance Company, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: United Kingdom, The Companies' Act, 25-26 Victoria, chap. 89 (1862); with amendments to 63-64 Victoria, chap. 48 (1900); 8 Edward VII., chap. 69 (1908), An Act to Consolidate the Companies' Act and Acts amending it.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$87,274, held by the Dominion Government.

THE CANADA NATIONAL FIRE INSURANCE COMPANY.

Register No. 6200.

Certificate of Registry No. 3547.

DIRECTORS AND OFFICERS.

Directors:—J. H. G. Russell, Winnipeg; Franklin H. Alexander, Winnipeg; William T. Alexander, Winnipeg; Daniel E. Sprague, Winnipeg; J. G. Hargrave, Winnipeg; R. G. Affleck, Winnipeg; E. L. Taylor, K.C., Winnipeg; S. D. Lazier, Winnipeg; F. N. Darke, Regina, Sask.; Andrew Gray, Victoria, B.C.; Thos. S. McPherson, Victoria, B.C.; Dr. A. D. Carscallen, Winnipeg; Col. Hon. A. C. Rutherford, Edmonton, Alta.

Officers:—J. H. G. Russell, President; F. H. Alexander, Vice-President; Daniel E. Sprague, Vice-President; William T. Alexander, Managing Director, Winnipeg, Man.

1. Head Office, Winnipeg, Man. Chief Agent and Attorney for Ontario, Cecil E. Corbold, Toronto. Suits by or against the Company may be brought in the name of The Canada National Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Parliament of Canada, Special Act, chap. 60, 8-9 Edward VII., 1909; 1 George V., 1910-11.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, **to transact Fire Insurance.**

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$52,691, held by the Superintendent of Insurance, Ottawa.

NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH,
PENNSYLVANIA.

Register No. 6225.

Certificate of Registry No. 3572.

1. Head Office, Pittsburgh, Penn. Chief Agent and Attorney for Ontario, W. A. Suckling, Toronto. Suits by or against the Company may be brought in the name of the National Union Fire Insurance Company of Pittsburgh.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Company was incorporated under the laws of the State of Pennsylvania in 1901; Canada, 9-10 Edward VII, chap. 29, The Insurance Act, R.S.O. 1914, chap. 183.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Fire and Tornado Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$182,505, held by the Government of Canada.

THE GUARDIAN INSURANCE COMPANY OF CANADA.

Register No. 6310.

Certificate of Registry No. 3658.

DIRECTORS AND OFFICERS.

Directors:—K. W. Blackwell, Montreal; D. Forbes Angus, Montreal; H. M. Lambert, Montreal; Hon. A. W. Atwater, K.C., Montreal; Hon. Evelyn Hubbard, London, England; F. W. Molson, Montreal; Geo. W. Reynolds, London, Eng.; A. G. Sweet, London, Eng.; F. L. Wanklyn, Montreal.

Officers:—K. W. Blackwell, President; D. Forbes Angus, Vice-President; H. M. Lambert, Managing Director; John Good, Secretary.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, Hiram Norton DeWitt, Toronto. Suits by or against the Company may be brought in the name of The Guardian Insurance Company of Canada.

2. Company, how constituted or incorporated.—The Company was incorporated by Special Act of Parliament of Canada, 1 Geo. V., chap. 86, assented to on 4th April, 1911.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited, or governed, are the following:—Canada, The Insurance Act, 1917, and the Act of Incorporation, 1 Geo. V, chap. 86.

4. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

5. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Fire, Accident, Sickness, Guarantee, Burglary and Plate Glass Insurance.

6. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows.—Deposit accepted at the value of \$190,930, held by the Receiver-General of Canada.

THE SECURITY LIFE INSURANCE COMPANY OF CANADA.

Register No. 6335.

Certificate of Registry No. 3683.

DIRECTORS AND OFFICERS.

Directors.—Brig.-Gen. Sir Henry M. Pellatt, C.V.O., Toronto; J. O. McCarthy, Toronto; Victor Morin, Montreal, Que.; W. W. Hiltz, Toronto; W. O. McTaggart, Toronto; J. P. Laporte, M.D., Joliette, Que.; W. H. Elliott, Toronto; B. F. Ackerman, Peterborough; Mark Workman, Montreal, Que.; H. C. Scholfield, Toronto; Col. J. B. Miller, Toronto; T. J. Dillon, Welland, Ont.; H. Waddington, Toronto; J. F. Brown, Toronto; J. W. Russell, M.D., Toronto.

Officers.—Brig.-Gen. Sir Henry M. Pellatt, C.V.O., President; J. O. McCarthy, Vice-President and General Manager.

1. Head Office of the Company, Toronto. Suits by or against the Company may be brought in the name of The Security Life Insurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed, are the following:—Special Act of the Parliament of Canada, 6-7 Edw. VII, chap. 120 (1907); 8-9 Edw. VII, chap. 123 (1909); 1917, The Insurance Act, chap. 29.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$51,336, held by the Dominion Government.

UNION ASSURANCE SOCIETY, LIMITED.

Register No. 6230.

Certificate of Registry No. 3577.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Martin N. Merry, Toronto. Suits by or against the Company may be brought in the name of The Union Assurance Society, Limited.

2. *The legislative enactments* by which the duties, rights and obligations of the Company are now declared, defined or governed, are as follows:

The Companies' Act, 1862 to 1900 (Imperial); 8 Edward VII, chap. 69, Companies' Consolidation Act, 1908 (Imperial); 9 Edward VII, chap. 49, Assurance Companies' Act (Imperial); Canada, 1917, chap. 29, The Insurance Act.

3. *The members are related* as shareholders, in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Fire and Inland Transportation Insurance, also Registered Mail Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$462,115, held by the Government of Canada.

CAPITAL LIFE ASSURANCE COMPANY OF CANADA.

Register No. 6172.

Certificate of Registry No. 3519.

DIRECTORS AND OFFICERS.

Directors:—R. P. Gough, Toronto; M. J. O'Brien, Renfrew, Ont.; Dr. N. A. Dussault, Quebec, P.Q.; A. E. Corrigan, Ottawa, Ont.; C. A. McCool, Pembroke, Ont.; W. H. McAuliffe, Ottawa, Ont.; L. N. Poulin, Ottawa, Ont.; J. A. McMillan, Alexandria, Ont.; J. J. Lyons, Ottawa, Ont.; A. A. Fournier, Ottawa; Hugh Doheny, Montreal; L. T. Martin, Renfrew.

Officers.—M. J. O'Brien, President; J. J. Lyons and L. N. Poulin, Vice-Presidents; A. E. Corrigan, Managing Director; E. M. McNiece, Secretary.

1. Head Office, Ottawa, Ont. Suits by or against the Company may be brought in the name of the Capital Life Assurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following:—Parliament of Canada, Special Act, 1-2 George V, chap. 62, Canada, 1917, chap. 29.

3. *The members are related* as shareholders, in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Life Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$51,016, held by the Receiver-General.

GRESHAM LIFE ASSURANCE SOCIETY, LIMITED.

Register No. 6302.

Certificate of Registry No. 3650.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Alan Kenneth Macdougall, Toronto. Suits by or against the Company may be brought in the name of the Gresham Life Assurance Society, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: The Company was registered as a company with unlimited liability in 1862, under the Companies' Act, United Kingdom, 25-26, Victoria, Chap. 89 (1862), and in 1893 it was registered as a company with limited liability; Dominion of Canada (1917), chap. 29, The Insurance Act.

3. *The members are related*, as shareholders, in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Life Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$156,700, held by the Treasury Board, Ottawa.

PROVIDENCE WASHINGTON INSURANCE COMPANY.

Register No. 6272.

Certificate of Registry No. 3620.

1. Head Office, Providence, R.I. Chief Agent and Attorney for Ontario, Henry Stanley Sweatman, Toronto. Suits by or against the Company may be brought in the name of the Providence Washington Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: General Assembly of the State of Rhode Island, Charter (1820), incorporating into one company the Providence Insurance Company and Washington Insurance Company with Amendments, 1872, 1875, 1899 and 1902 thereto, evidence of same being filed with the Secretary of State, Canada (1917), chap. 29, R.S.O., 1914, chap. 183.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Fire and Automobile Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$198,110, held by the Insurance Department, Ottawa.

THE NORTH WEST FIRE INSURANCE COMPANY.

Register No. 6222.

Certificate of Registry No. 3569.

DIRECTORS AND OFFICERS.

Directors:—George R. Crowe, Winnipeg; D. E. Sprague, Winnipeg; J. S. Hough, Winnipeg; George F. Galt, Winnipeg; Thomas Bruce, Winnipeg; G. V. Hastings, Winnipeg.

Officers:—George R. Crowe, President; G. V. Hastings, Vice-President; Thomas L. Morrissey, General Manager, Montreal; Thos. Bruce, Deputy Manager.

1. Head Office, Winnipeg, Man. Chief Agent and Attorney for Ontario, Henry Stanley Sweatman, Toronto. Suits by or against the Company may be brought in the name of The North West Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Manitoba Special Act, An Act to consolidate and amend the Act respecting "The North West Fire Insurance Company" (1904), chap. 79; Canada Insurance Act (1917), chap. 29.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$49,903, held by Department of Insurance, Ottawa.

BRITISH NORTHWESTERN FIRE INSURANCE COMPANY.

Register No. 6275.

Certificate of Registry No. 3623.

DIRECTORS AND OFFICERS.

Directors:—Hon. Edward Brown, Winnipeg; Sir D. Cameron, Winnipeg; F. K. Foster, Winnipeg; D. E. Williams, Winnipeg; C. W. N. Kennedy, Winnipeg; P. C. McIntyre, Winnipeg; James Balfour, Regina, Sask.; T. J. S. Skinner, Calgary, Alta.; E. E. Hall, Winnipeg; W. T. Devlin, Winnipeg; F. Carter-Cotton, Vancouver, B.C.

Officers:—Hon. Edward Brown, President; E. E. Hall, Vice-President; F. K. Foster, Managing Director and Secretary.

1. Head Office, Winnipeg, Man. Chief Agent and Attorney for Ontario, Arthur F. Spratt, Toronto. Suits by or against the Company may be brought in the name of the British Northwestern Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined and governed are as follows: Special Act of Parliament of Canada, 9-10 Edward VII, chap. 70, 1910; Canada (1917), chap. 29, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Fire Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$59,194, held by the Dominion Government.

THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA.

Register No. 6265.

Certificate of Registry No. 3612.

1. Head Office, Philadelphia, Pennsylvania. Chief Agent and Attorney for Ontario. Reed, Shaw & McNaught, Toronto. Suits by or against the Company may be brought in the name of the Insurance Company of the State of Pennsylvania.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Incorporated under laws of the State of Pennsylvania, 1794; State of Pennsylvania (1909), An Act authorizing the merger and consolidation of certain Corporations; Canada (1917), chapter 29, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Fire and Tornado Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$125,977, held by the Receiver-General.

TRAVELERS' INDEMNITY COMPANY.

Register No. 6229.

Certificate of Registry No. 3576.

1. Head Office, Hartford, Conn. Chief Agent and Attorney for Ontario, Henry A. Laurence, Toronto. Suits by or Against the Company may be brought in the name of the Travelers' Indemnity Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: General Assembly of State of Connecticut (1903), Special Act, 1905 and 1907, Special Acts; Canada Insurance Act, 1917, chap. 29.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is as defined in the charter of applicant and the general law governing stockholders in joint stock companies.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Accident, Sickness, Burglary, Steam Boiler, Fly Wheel, Plate Glass and Automobile Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$159,483, held by Comptroller of Currency of Dominion of Canada.

PALATINE INSURANCE COMPANY, LIMITED.

Register No. 6285.

Certificate of Registry No. 3633.

1. Head Office, London, Eng. Chief Agent and Attorney for Ontario, George Ross Hargraft, Toronto. Suits by or against the Company may be brought in the name of the Palatine Insurance Company, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Parliament of Great Britain, 25-26 Victoria, chap. 89, The Companies' Act (1862); and amendments to 1898. Parliament of Canada, 9-10 Edward VII, chap. 29, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Fire Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$293,077, held by the Receiver-General of Canada, Ottawa.

WESTCHESTER FIRE INSURANCE COMPANY.

Register No. 6377.

Certificate of Registry No. 3725.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, John McVittie, Toronto. Suits by or against the Company may be brought in the name of the Westchester Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: State of New York, Special Act entitled "An Act to Incorporate the Westchester County Mutual Insurance Company," 1837, 1857 (Chap. 76); 1867 (Chap. 286); General 1853, Chap. 446, Sec. 18; as amended by Sec. 2, Chap. 369, 1854; as amended by Sec. 4, Chap. 367 of 1862, 1870, Chap. 476. Special Act, 1883, also 1892, Chap. 690, known as the Insurance Laws. Canada, The Insurance Act (1917), chap. 29.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Fire and Hail Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$200,453, held by the Receiver-General, Ottawa.

CANADIAN SURETY COMPANY.

Register No. 6268.

Certificate of Registry No. 3616.

Directors.—F. W. Lafrentz, New York; W. H. Hall, Toronto; T. Bradshaw, Toronto; R. R. Brown, New York; George Burn, Ottawa; F. J. Parry, New York; John B. Laidlaw, Toronto; Henry C. Willcox, New York; F. G. Osler, Toronto.

Officers.—F. W. Lafrentz, President; George Burn, Vice-President; W. H. Hall, General Manager; W. H. Burgess, Secretary.

1. Head Office of the Company, Toronto, Ont. Suits by or against the Company may be brought in the name of the Canadian Surety Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Parliament of Canada, 1-2 George V, chap. 60, also Canada Insurance Act, chap. 29 (1917).

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Automobile, Burglary, Guarantee and Plate Glass Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$108,452, held by the Receiver-General of Canada.

MUTUAL LIFE AND CITIZENS' ASSURANCE COMPANY, LIMITED.

Register No. 6224.

Certificate of Registry No. 3571.

1. Head Office, Sydney, State of New South Wales, Australia. Chief Agent and Attorney for Ontario, the Royal Trust Company. Suits by or against the Company may be brought in the name of the Mutual Life and Citizens' Assurance Company, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: New South Wales, 37 Victoria, No. 19 (1874), The Companies' Act, amended by No. 40 (1899); No. 47 (1900); No. 22 (1906); No. 49 (1902). Special Resolution, 1907. Canada Insurance Act, chap. 29, 1917.

3. *The members are related* as shareholders in an incorporated joint stock company, under and as set forth in their said Act of Incorporation, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Life Assurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$187,367, held by the Dominion of Canada.

NORTH AMERICAN ACCIDENT INSURANCE COMPANY.

Register No. 6379.

Certificate of Registry No. 3727.

DIRECTORS AND OFFICERS.

Directors.—D. K. Ridout, Toronto; A. W. Robertson, Montreal, Que.; C. F. Dale, Montreal; W. Parkyn Murray, Toronto; W. T. Bradshaw, Toronto; W. D. E. Strickland, Toronto; Rufus C. Holden, Montreal; M. J. Butler, C.M.G., Montreal; J. J. Meagher, Montreal; J. D. Montgomery, Toronto; W. S. Dresser, Sherbrooke.

Officers.—D. K. Ridout, President, Toronto; Rufus C. Holden and Chas. F. Dale, Vice-Presidents, Montreal; C. F. Dale, Managing Director, Montreal; P. W. Peacock, Secretary-Treasurer, Montreal, Que.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, Walter D'Eyncourt Strickland, Toronto. Suits by or against the Company may be brought in the name of the North American Accident Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Incorporated by Letters Patent of the Province of Ontario, 12th December, 1912, under the Ontario Insurance Act. March 12th, 1913, Order-in-Council authorizing the release of the Company's deposit under the Ontario Insurance Act; Parliament of Canada, 1917, chap. 65; Canada (1917), chap. 29.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Accident, Automobile, Burglary, Sickness, Plate Glass Insurance and Insurance of Automobiles against fire.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$188,162, held by the Receiver-General.

LA SAUVEGARDE LIFE INSURANCE COMPANY.

Register No. 6185.

Certificate of Registry No. 3532.

DIRECTORS AND OFFICERS.

Directors.—G. N. Ducharme, Montreal; Oswald Forest, St. Roch, l'Achigan, Que.; Hon. N. Perodeau, Montreal; Hon. H. Laporte, Montreal; Hon. N. A. Belcourt, Ottawa; T. Bienvenu, Montreal; Joseph E. Lemire, Montreal; Pierre, Beullac, Montreal, Que.; Hon. Louis Dugal, Edmundston, N.B.; E. H. Soles, Outremont, Que.; J. N. Cabana, Outremont, Que.; L. O. Bournival, Outremont, Que.

Officers.—G. N. Ducharme, President, Montreal; Hon. N. Perodeau, Vice-President, Montreal; Victor Archambault, General Manager, Montreal.

1. Head Office, Montreal, Province of Quebec. Chief Agent and Attorney for Ontario, Napoleon Antoine Belcourt, K.C., P.C., Ottawa, Ont. Suits may be brought by or against the Company in the name of La Sauvegarde Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Province of Quebec, Special Act (1903), chap. 95. Dominion of Canada, 1-2 George V (1911), chap. 139, Canada (1917), chap. 29, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount of shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held as security for the policyholders in Canada as follows: Deposit accepted at the value of \$47,386, held by Receiver-General of Canada.

NIAGARA FIRE INSURANCE COMPANY.

Register No. 6313.

Certificate of Registry No. 3661.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, Robert W. Love, Toronto. Suits by or against the Company may be brought in the name of the Niagara Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: State of New York, 1849, General. An Act entitled "An Act to provide for the Incorporation of Insurance Companies." Dominion of Canada (1917), chap. 29, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company; the capital stock has been fully paid in by the shareholders and there is no liability upon the members.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Fire, Tornado and Automobile Insurance (including damage to automobiles in transit by rail).

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$183,885, held by the Receiver-General, Ottawa.

FIREMEN'S INSURANCE COMPANY OF NEWARK, NEW JERSEY.

Register No. 6276.

Certificate of Registry No. 3624.

1. Head Office, Newark, New Jersey. Chief Agent and Attorney for Ontario, Douglas K. Ridout, Toronto, Ont. Suits may be brought by or against the Company in the name of the Firemen's Insurance Company of Newark, New Jersey.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Special Acts of the State of New Jersey, 1857, 1863, 1874, 1875 and 1887, chap. 18. Canada (1917), chap. 29, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability is limited to the amount of stock held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Fire Insurance. The Company is also registered under the Ontario Insurance Act to transact Inland and Ocean Marine Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$109,285, held by the Treasury Board of the Dominion of Canada.

LOYAL PROTECTIVE INSURANCE COMPANY.

Register No. 6221.

Certificate of Registry No. 3568.

1. Head Office, Boston, Massachusetts. Chief Agent and Attorney for Ontario, Henry W. Davis, Toronto, Ont. Suits by or against the Company may be brought in the name of the Loyal Protective Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Company was incorporated on 19th July, 1909, under the laws of the Commonwealth of Massachusetts, chap. 576, Acts 1907 with amendments. Canada (1917), chap. 29, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company. There is no liability of members, as the Capital Stock (\$100,000) is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Accident and Sickness Insurance among members of the Independent Order of Oddfellows resident in Canada.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$37,103, held by the Receiver-General of Canada.

NORTHWESTERN NATIONAL INSURANCE COMPANY.

Of Milwaukee, Wisconsin.

Register No. 6181.

Certificate of Registry No. 3528.

1. Head Office, Milwaukee, Wis. Chief Agent and Attorney for Ontario, Robert F. Massie, Toronto. Suits by or against the Company may be brought in the name of the Northwestern National Insurance Company, of Milwaukee, Wisconsin.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: State of Wisconsin Special Act, chap. 63, 1869; General Statutes, 198; Section 1945c, amended by chap. 106, Statutes, 1909. Canada Insurance Act, chap. 29, 1917.

3. *The members are related* as shareholders in an incorporated joint stock company. There is no liability of members, as the capital stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Fire, Automobile and Tornado Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$149,894, held by the Department of Finance.

THE RIDGLEY PROTECTIVE ASSOCIATION.

Register No. 6215.

Certificate of Registry No. 3562.

1. Head Office, Worcester, Massachusetts. Chief Agent and Attorney for Ontario, James E. Scott, Toronto. Suits by or against the Company may be brought in the name of The Ridgley Protective Association.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Company was incorporated on 10th May, 1894, under the laws of the Commonwealth of Massachusetts, chap. 429, Acts 1888; chap. 576, Acts 1907, with amendments 1912 and 1913. Dominion of Canada (1917), chap. 29, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Accident and Sickness Insurance among members of the Independent Order of Oddfellows resident in Canada.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$26,315, held by the Receiver-General of Canada.

GLOBE AND RUTGERS FIRE INSURANCE COMPANY.

Register No. 6286.

Certificate of Registry No. 3634.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, Ernest L. McLean, Toronto. Suits by or against the Company may be brought in the name of the Globe and Rutgers Fire Insurance Company.

2. The Company was organized by merger between the Globe Fire Insurance Company and the Rutgers Fire Insurance Company 9th February, 1899.

3. *The legislative enactments* by which the powers, duties, rights and obligations are now declared, defined or governed are the following: New York, 1853, an Act to provide for the Incorporation of Insurance Companies. 1892, An Act in relation to Insurance Corporations and amendments. Canada, 1917, chap. 29, The Insurance Act.

4. *The members are related* as shareholders in an incorporated joint stock company. There is no liability of members, as the capital stock is fully paid up.

5. *The Company* is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Fire and Explosion Insurance (as limited by Company's charter).

6. *Deposited assets*.—Assets of the Company are deposited and held in Canada as a special security for the policyholders therein as follows: Deposit accepted at the value of \$430,946, held by the Receiver-General.

MOUNT ROYAL ASSURANCE COMPANY.

Register No. 6211.

Certificate of Registry No. 3558.

DIRECTORS AND OFFICERS.

Directors.—Hon. H. B. Rainville, Montreal; Hon. J. W. Wilson, Montreal; Paul Rainville, Montreal; Hon. J. Decarie, Montreal; H. A. Ekers, Montreal, Hon. Sir Lomer Gouin, K.C.M.G., Quebec; Newville Belleau, Quebec; J. E. Clement, Montreal; N. Perodeau, Montreal; E. A. Ouimet, Montreal.

Officers.—Hon. H. B. Rainville, President, Montreal; Hon. Senator J. W. Wilson, Vice-President, Montreal; J. E. Clement, General Manager and Managing Director, Montreal.

1. *Head Office*, Montreal, Que. Chief Agent and Attorney for Ontario, Henry Harold York, Toronto. Suits by or against the Company may be brought in the name of the Mount Royal Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Statutes of Quebec, 2 Edward VII, c. 67 (1902); 1 George V, c. 67 (1911); Canada Insurance Act (1917) c. 29.

3. *The members are related* as shareholders in an incorporated joint stock company, and there is no liability of the members, as the amount (\$250,000) of the subscribed capital is fully paid.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Fire and Plate Glass Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$58,178, held by the Receiver-General, Ottawa.

MERCHANTS CASUALTY COMPANY.

Register No. 6201.

Certificate of Registry No. 3548.

DIRECTORS AND OFFICERS.

Directors.—M. J. McMichael, Minneapolis, Minn.; L. M. Fingard, Winnipeg; J. S. Turner, R. B. Graham, W. J. Bulman, Winnipeg; Geo. W. Curtiss, Minneapolis, Minn.; H. J. King, Toronto.

Officers.—M. J. McMichael, President, Minneapolis; L. M. Fingard, Vice-President and General Manager, Winnipeg; H. J. King, Vice-President, Toronto.

1. Head Office, Winnipeg, Man. Chief Agent and Attorney for Ontario, Harold J. King, Toronto. Suits by or against the Company may be brought in the name of the Merchants Casualty Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Special Act of the Parliament of Manitoba, 3 George V, chap. 117 (1913), Canada Insurance Act, chap. 29, 1917.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Accident Insurance (not including Employers' Liability) and Sickness Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$131,197, held by the Receiver-General, Ottawa.

IMPERIAL UNDERWRITERS CORPORATION OF CANADA.

Registry No. 6179.

Certificate of Registry No. 3526.

DIRECTORS AND OFFICERS.

Directors.—Lyman Root, Toronto; A. R. Williams, Toronto; H. F. Petman, Toronto; Robert Lynch Stailing, Toronto; W. J. Blackburn, Toronto; Geo. L. Lyon, Toronto; H. W. Muskett, Toronto; Charles J. Harvey, Toronto.

Officers.—Lyman Root, President and Manager, Toronto; Robert Lynch Stailing, Vice-President; F. E. Heyes, Secretary, Toronto.

1. Head Office, Toronto, Ontario. Suits by or against the Company may be brought in the name of the Imperial Underwriters Corporation of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Special Act of the Parliament of Canada, being chap. 137 (1913), An Act respecting the Imperial Underwriters Corporation and to change its name to the Imperial Underwriters Corporation of Canada. Canada (1917), chap. 29, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Fire Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$76,528, held by the Dominion Government.

NATIONALE FIRE INSURANCE COMPANY OF PARIS, FRANCE.

Register No. 6212.

Certificate of Registry No. 3559.

1. Head Office, Paris, France. Chief Agent and Attorney for Ontario, Henry Harold York, Toronto. Suits may be brought by or against the Company in the name of the Nationale Fire Insurance Company of Paris, France.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Royal Decrees 1820, 1849; The Public Administration Regulation, 1868, and laws, 1893. Canada Insurance Act (1917), chap. 29.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March 1919, to transact Fire Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$162,492, held by the Receiver-General of Canada.

GLENS FALLS INSURANCE COMPANY.

Register No. 6319.

Certificate of Registry No. 3667.

1. Head Office, Glens Falls, New York. Chief Agent and Attorney for Ontario, William H. George, Toronto. Suits by or against the Company may be brought in the name of the Glens Falls Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Company was originally organized in 1850 as the Dividend Mutual Insurance Company, and reorganized 30th April, 1864, as a stock company under its present name, all according to the laws of New York State. Canada (1917), chap. 29, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company. There is no liability of members, as the capital stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Fire, Hail, Tornado and Automobile Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$185,443, held by the Department of Finance.

EQUITABLE FIRE AND MARINE INSURANCE COMPANY.

Registry No. 6375.

Certificate of Registry No. 3723.

1. Head Office, Providence, Rhode Island. Chief Agent and Attorney for Ontario, Thomas S. Minton, Toronto. Suits by or against the Company may be brought in the name of the Equitable Fire and Marine Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Special Acts of the State of Rhode Island 1859, 1873, 1880, 1881 and 1906. Canada Insurance Act, chap. 29 (1917).

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of its members is *nil*, as the stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Fire Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$105,964, held by the Dominion of Canada.

THE OCCIDENTAL FIRE INSURANCE COMPANY.

Register No. 6226.

Certificate of Registry No. 3573.

DIRECTORS AND OFFICERS.

Directors.—Randall Davidson, Montreal; S. E. Richards, Winnipeg; W. A. T. Sweatman, Winnipeg; C. A. Richardson, Winnipeg; S. G. Dobson, Winnipeg.

Officers.—Randall Davidson, President; C. A. Richardson, Vice-President and Secretary.

1. Head Office, Winnipeg, Man. Chief Agent and Attorney for Ontario, Bryce B. Hunter, Toronto. Suits by or against the Company may be brought in the name of the Occidental Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Manitoba Special Act, an Act to Incorporate The Occidental Fire Insurance Company, chap. 65 (1902), Dominion of Canada Special, An Act respecting The Occidental Fire Insurance Company, chap. 139 (1908).

3. *The members are related*, as shareholders, in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Fire Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$92,620, held by the Department of Finance.

THE PHENIX FIRE INSURANCE COMPANY OF PARIS, FRANCE.

Register No. 6177.

Certificate of Registry No. 3525.

1. Head Office, Paris, France. Chief Agent and Attorney for Ontario, Edward Percy Beatty, Toronto. Suits by or against the Company may be brought in the name of the Phenix Fire Insurance Company of Paris, France.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Special Ordonnance royale, 1819; General Law on Joint Stock Companies (France), 1867; Canada Insurance Act, chapter 29 (1917).

3. *The members are related*, as shareholders, in an incorporated joint stock company, and the liability of its members is *nil*, as the stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Fire Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$58,453, held by the Government of Canada.

THE STUYVESANT INSURANCE COMPANY.

Register No. 6289.

Certificate of Registry No. 3637.

1. Head Office, New York, N.Y. Chief Agent and Attorney for Ontario, Herbert Begg, Toronto. Suits may be brought by or against the Company in the name of the Stuyvesant Insurance Company.

2. *The Legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Company was incorporated under the laws of New York in 1850. The Charter was extended in 1880, extended again in 1909. Canada Insurance Act, 1917.

3. *The members are related* as shareholders in an incorporated joint stock company. There is no liability to the members, the stock being fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact fire Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$89,699, held by the Government of Canada.

THE CASUALTY COMPANY OF CANADA.

Register No. 6326.

Certificate of Registry No. 3674.

DIRECTORS AND OFFICERS.

Directors:—Arthur L. Eastmure, Toronto; Henry S. Strathy, Toronto; Charles S. Blackwell, Toronto; Allan E. Renfrew, Toronto; Hon. Thomas Crawford, Toronto; Walter J. Keens, Toronto; Arthur Wyburn Eastmure, Toronto; Walter W. Cumming, Toronto; Arthur G. Strathy, Toronto.

Officers:—Arthur L. Eastmure, President and Managing Director, Toronto.

1. Head Office, Toronto, Ont.. Suits by or against the Company may be brought in the name of the Casualty Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Parliament of Canada, 1-2 George V, chap. 63, 1911; 2-4 George V, chap. 100, 1913; 5 George V, chap. 62; The Insurance Act, 1917, chap. 29.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the shareholders is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Plate Glass Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$11,060, held by the Dominion Government.

MILLERS NATIONAL INSURANCE COMPANY.

Register No. 6210. .

Certificate of Registry No. 3557.

1. Head Office, Chicago, Illinois. Chief Agent and Attorney for Ontario, Arthur Vernon Stamper, Toronto. Suits by or against the Company may be brought in the name of the Millers National Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Incorporated in State of Illinois, 1865, by special Act; Amendments in 1869, 1875 and 1877; Canada, chap. 29, 1917, The Insurance Act,

3. *The members are related* mutually.

4. The Company is now authorized by license, issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Fire Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$50,000, held by the Dominion Government.

EAGLE, STAR AND BRITISH DOMINIONS INSURANCE COMPANY, LIMITED.

Register No. 6365.

Certificate of Registry No. 3713.

1. Head Office, London, Eng. Chief Agent and Attorney for Ontario, Arthur Tucker, Toronto. Suits by or against the Company may be brought in the name of the Eagle, Star and British Dominions Insurance Company, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Parliament of Great Britain, 25-26 Victoria, chap. 89, The Companies Act; and amendments to 1900; Parliament of Canada, 9-10 Edward VII, chap. 29, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Fire Insurance. The Company is also registered under the Ontario Insurance Act to transact Ocean and Inland Marine Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$109,296, held by the Dominion Government.

UNION INSURANCE SOCIETY OF CANTON, LIMITED.

Register No. 6320.

Certificate of Registry No. 3668.

1. Head Office, Victoria, Colony of Hong Kong. Chief Agent and Attorney for Ontario, Gilbert Straton Minty, Toronto. Suits by or against the Company may be brought in the name of the Union Insurance Society of Canton, Limited.

2. *Company how constituted or incorporated.* The Company was incorporated under the Companies' Ordinances, 1865-1881, of the Colony of Hong Kong. Canada Insurance Act, 1917.

3. *The members are related as shareholders in an incorporated joint stock company,* and the liability of the members is limited to the amount remaining unpaid on the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Fire, Automobile, and Inland Transportation Insurance. The Company is also registered under the Ontario Insurance Act to transact Inland and Ocean Marine Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$92,467.

COLUMBIA INSURANCE COMPANY.

Register No. 6349.

Certificate of Registry No. 3697.

1. Head Office, Jersey City, New Jersey. Chief Agent and Attorney for Ontario, G. Temple McMurrich, Toronto. Suits by or against the Company may be brought in the name of the Columbia Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Company was incorporated in 1901 under the general laws of the State of New Jersey. New Jersey, 1875, an Act to provide for the incorporation and regulation of Insurance Companies; New Jersey, 1902, chap. 134; Canada Insurance Act, 1917.

3. *The members are related as shareholders in an incorporated joint stock company,* and the liability of its members is *nil*, as the stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Fire, Inland Transportation and Automobile Insurance, excluding Insurance against loss by reason of bodily injury to the person. The Company is also registered under the Ontario Insurance Act to transact Ocean and Inland Marine Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$72,373.00 held by the Receiver-General.

VULCAN INSURANCE COMPANY OF OAKLAND, CALIFORNIA.

Register No. 6249.

Certificate of Registry No. 3596.

1. Head Office, Oakland, California. Chief Agent and Attorney for Ontario, Reed, Shaw & McNaught, Toronto. Suits by or against the Company may be brought in the name of the Vulcan Insurance Company of Oakland, California.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now defined, limited or governed are the following: The Company was incorporated under the laws of California. Canada, 1917, chapter 29, The Insurance Act.

3. *The members are related* as shareholders, in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$50,000, held by the Department of Finance.

BRITISH TRADERS INSURANCE COMPANY, LIMITED.

Register No. 6344.

Certificate of Registry No. 3692.

1. Head Office, Victoria, in the Colony of Hong Kong. Chief Agent and Attorney for Ontario, Gilbert S. Minty, Toronto, Ont. Suits by or against the Company may be brought in the name of the British Traders Insurance Company, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Company was incorporated in 1865 in accordance with the laws of the Colony of Hong Kong. Canada, 1917, chap. 29, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Fire and Automobile Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$78,598, held by the Department of Insurance, Ottawa.

MARYLAND ASSURANCE COMPANY.

Register No. 6311.

Certificate of Registry No. 3659.

1. Head Office, Baltimore, Maryland. Chief Agent and Attorney for Ontario, F. J. Lightbourn, Toronto. Suits by or against the Company may be brought in the name of the Maryland Assurance Company.

2. *Company, how constituted or incorporated:* The Company was incorporated under and in accordance with the general laws of the State of Maryland. Article 23, Bagley's Code of Maryland.

3. *The members are related* as shareholders of an incorporated joint stock company. There is no liability to the shareholders. The capital stock (\$500,000) is fully subscribed and paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Accident and Sickness Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$66,250, held by the Treasury Board, Ottawa.

THE BRITISH CROWN ASSURANCE CORPORATION, LIMITED.

Register No. 6246.

Certificate of Registry No. 3593.

1. Head Office, Glasgow, Scotland. Chief Agent and Attorney for Ontario, John Hutton Riddell, Toronto. Suits by or against the Company may be brought in the name of The British Crown Assurance Corporation, Limited.

2. *The Company, how constituted or incorporated.* The Company was incorporated under the Companies Acts of the United Kingdom of Great Britain and Ireland, 1862 to 1890, on the 26th March, 1907, by registration of Memorandum of Articles of Association dated 20th March, 1907.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Fire and Automobile Insurance, excluding Insurance against loss by reason of bodily injury to the person.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$232,213.

LUMBERMEN'S UNDERWRITING ALLIANCE.

Register No. 6472.

Certificate of Registry No. 3729.

1. Head Office, Kansas City, Missouri. Chief Agent and Attorney for Ontario, T. E. Clendinnen, Ottawa. Suits by or against the Corporation may be brought in the name of the Lumbermen's Underwriting Alliance.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The incorporation was effected on or about the 9th January, 1905, under the common law as guaranteed by both State (Missouri) and Federal Constitutions. Subsequently the organization has been licensed in the State of Missouri under special statute, page 321, Laws of Missouri, 1915, which is declaratory of its common law rights. Canada, 1917, chap. 29, The Insurance Act.

3. *The members how related.* Each subscriber contracts with each other subscriber through power of attorney given by each to pay his proportionate share of any loss sustained; the liability being several and not joint and being in the proportion which his premium deposit bears to the total premium deposits in force at time of loss.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 10th day of May, 1918, and expiring on the 31st day of March, 1919, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$50,000, held by the Receiver-General.

MANUFACTURING LUMBERMEN'S UNDERWRITERS.

Register No. 6400.

Certificate of Registry No. 3728.

1. Head Office, Kansas City, Missouri. Chief Agent and Attorney for Ontario, W. E. Bigwood, Toronto. Suits by or against the Corporation may be brought in the name of the Manufacturing Lumbermen's Underwriters.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, or governed are the following: The incorporation was effected in 1898, under the common law as guaranteed by both the State (Missouri) and Federal Constitutions. Subsequently the organization has been licensed in the State of Missouri under special Statute, page 321, Laws of Missouri, 1915, which is declaratory of its common law rights. Canada, 1917, chap. 29, The Insurance Act.

3. *The members, how related.* Each subscriber contracts with each other subscriber through power of Attorney given by each to pay his proportionate share of any loss sustained; the liability being several and not joint and being in the proportion which his premium deposit bears to the total premium deposits in force at time of loss.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 24th day of April, 1918, and expiring on the 31st day of March, 1919, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$50,000, held by the Government of Canada.

CENTURY INSURANCE COMPANY, LIMITED.

Register No. 6356.

Certificate of Registry No. 3704.

1. Head Office, Edinburgh, Scotland. Chief Agent and Attorney for Ontario, Reed, Shaw & McNaught. Suits by or against the Company may be brought in the name of the Century Insurance Company, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Company was incorporated in 1885, under the Companies Acts, 1862, 1883, United Kingdom. The Insurance Act, Canada, 1917, chapter 29.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$50,000, held by the Department of Finance.

ALLIANCE NATIONALE.

Register No. 6282.

Certificate of Registry No. 3630.

DIRECTORS AND OFFICERS.

F. C. Laberge, President, Montreal; Chas. Duquette, 1st Vice-President and Chief Inspector, Montreal; George Monet, Secretary, Montreal; Alfred St. Cyr, Treasurer, Montreal, Quebec.

Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, Lyman Lee, Hamilton. Suits by or against the Association may be brought in the name of the Alliance Nationale.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Association was incorporated originally on the 27th February, 1893, by the Legislature of the Province of Quebec. Incorporated by special Act of the Parliament of Canada, 1917, chapter 69. Canada Insurance Act, 1917, chapter 29.

3. *The members are related* as members of an assessment association.

4. The Company is now authorized by license issued by the Dominion of Canada bearing date 31st March, 1918, and expiring on the 31st March, 1919, to transact Life, Disability and Sickness Insurance to the extent authorized by the Association's Charter.

5. *Deposited assets*.—Assets of the Association are deposited and held as special security for the policyholders therein as follows: Deposit accepted at the value of \$100,000.

PREFERRED ACCIDENT INSURANCE COMPANY OF NEW YORK.

Register No. 6438.

Certificate of Registry No. 3730.

1. Head Office, New York, N.Y. Chief Agent and Attorney for Ontario, John William Mackenzie, Toronto. Suits by or against the Company may be brought in the name of the Preferred Accident Insurance Company of New York.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: The Company was incorporated in 1893 under the laws of New York State. See also the Canada Insurance Act, 1917, chap. 29.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Accident, Sickness and Automobile Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$71,531, held by Department of Insurance, Ottawa.

NATIONAL BEN FRANKLIN FIRE INSURANCE COMPANY.

Register No. 6180.

Certificate of Registry No. 3527

1. Head Office, Pittsburg, Pennsylvania. Chief Agent and Attorney for Ontario, Robert Frank Massie, Toronto. Suits by or against the Company may be brought in the name of the National Ben Franklin Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: State of Pennsylvania Laws 408 and 559. Canada (1917), chapter 29, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Fire and Automobile Insurance, excluding insurance against loss by reason of bodily injury to the person.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$166,428, held by the Receiver-General.

BRITISH COLONIAL FIRE INSURANCE COMPANY.

Register No. 6199.

Certificate of Registry No. 3546.

DIRECTORS AND OFFICERS.

Directors.—Hon. C. E. Dubord, Monument, Que.; J. B. Morissette, Quebec; Theodore Meunier, Montreal; Hon. J. E. Roberge, Lambton; I. L. Lafleur, Montreal; J. E. E. Leonard, Montreal; L. H. Desjardins, Terrebonne; D. O. E. Denault, Sherbrooke; Nap. Drouin, Quebec; Eusebe Huard, Lake Megantic; J. Spycket, Paris, France; Michel Propper, Paris, France; L. J. Boileau, Quebec, Que.

Officers.—I. L. Lafleur, President, Monument, Quebec; J. B. Morissette, Vice-President, Quebec; Theodore Menuier, Manager and Secretary, Montreal.

1. Head Office, Montreal, Quebec. Chief Agent and Attorney for Ontario, Gavin Browne, Jr., Toronto. Suits by or against the Company may be brought in the name of the British Colonial Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, 8-9 Edward VII, chap. 52; 2 George V, chap. 68; Canada, chap. 29, The Insurance Act.

3. *The members are related*, as shareholders, in an incorporated joint stock company, and the liability of the members is limited by contract to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Fire Insurance.

5.—*Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$55,870, held by the Minister of Finance.

COMPAGNIE D'ASSURANCES GENERALES CONTRE L'INCENDIE

(General Fire Insurance Company), of Paris, France.

Register No. 6184.

Certificate of Registry No. 3531.

1. Head Office, Paris, France. Chief Agent for Ontario, Fred. W. Gates, Hamilton, Ont. Suits by or against the Company may be brought in the name of the Compagnie D'Assurances Generales Contre l'Incendie.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the company are now declared, defined, limited or governed are the following: Government Ordinance of France, 1819, Government decrees, 1848 and 1893; also Canada, chap. 29 (1917), The Insurance Act.

3. *The members are related*, as shareholders, in an incorporated joint stock company, and the liability of its members is *nil*, as the stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Fire Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$77,052, held by the Government of Canada.

FIREMAN'S FUND INSURANCE COMPANY.

Register No. 6347.

Certificate of Registry No. 3695.

1. Head Office, San Francisco, California. Chief Agent and Attorney for Ontario, G. Temple McMurrich, Toronto. Suits by or against the Company may be brought in the name of The Fireman's Fund Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Legislature of California, 1872, Civil Code of California. Public Act still in force.

3. *The members are related*, as shareholders, in an incorporated joint stock company, and by the laws of California each stockholder is individually and personally liable for such proportion of its debts and liabilities as the amount of shares owned by him bears to the whole of the subscribed capital stock of the corporation, and for a like proportion only of such debt or claim against the corporation. All the capital has been subscribed, fully paid up and issued.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact Fire, Inland Transportation Insurance and Insurance against loss or damage to Automobiles by accident, burglary or theft.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$131,024, held by the Finance Department, Ottawa.

THE BRITISH AND FOREIGN MARINE INSURANCE COMPANY (LIMITED).

Register No. 6364.

Certificate of Registry No. 3712.

1. Head Office, Liverpool, Eng. Chief Agent and Attorney for Ontario, Arthur Tucker, Toronto. Suits by or against the Company may be brought in the name of The British and Foreign Marine Insurance Company (Limited).

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: United Kingdom, 25 and 26 Vict., chap. 89; 30 and 31 Vict., chap. 131; 40 and 41 Vict., chap. 26; 42 and 43 Vict., chap. 76; 43 Vict., chap. 19; 46 and 47 Vict., chap. 30; 49 Vict., chap. 23; 53 and 54 Vict., chaps. 62, 63 and 64.

3. *The members are related*, as shareholders, in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is registered under the Ontario Insurance Act to transact Ocean and Inland Marine Insurance for term ending 30th April, 1918.

ROYAL EXCHANGE ASSURANCE.

Register No. 6248.

Certificate of Registry No. 3595.

Directors:—H. V. Meredith, Montreal; Dr. E. P. Lachapelle, Montreal; J. S. Hough, K.C., Winnipeg, Man.; B. A. Weston, Halifax, N.S.; H. B. Mackenzie, Esq., Montreal, Quebec.

Officers:—H. V. Meredith, Chairman, Montreal; Arthur Barry, Manager for Canada, Montreal.

1. Head Office, London, England. Chief Agent and Attorney for the Province of Ontario, Robert J. Pettigrew, Toronto. Suits by or against the Company may be brought in the name of The Royal Exchange Assurance.

2. The Company was incorporated by Royal Charters, dated 22nd June, 1720, and 29th April, 1721.

3. *The legislative enactments* by which the powers, duties, rights and obligations are now declared, defined, limited or governed are the following: The Royal Exchange Assurance Act (Imp.), 1 Edw. VII, chap. X.

4. *The members are related* as shareholders in a joint stock company authorized by 6 George I (1719), c. 18, s. 2, and created by Royal Charter, dated 22nd June, 1720. The Charter repeating in its terms section 7 of the said Act extends the liability of the shareholders by the following provisions: "And for better enabling the said Corporation hereby established to answer all just demands upon its policies of assurance for losses which may happen at sea and to lend money upon bottomry as aforesaid at any time or times during the continuance of the same Corporation according to the true intent and meaning of the said recited Act, and of this our charter, our will is and we do hereby for us, our heirs and successors, authorize, declare, grant and appoint that it shall and may be lawful to and for the said Corporation or body politic hereby established in the General Court or Courts of the same from time to time as such General Court or

Courts shall see cause to call in or direct to be paid from and by the members thereof for the time being proportionally according to the respective share or shares in the Capital Stock which shall belong to the said Corporation any further sum or sums of money over and above the said one million and five hundred thousand pounds as by such General Court or Courts shall from time to time be judged necessary and be ordered to be called in or raised as by the said Act in this behalf is intended and directed. And that all executors, administrators, guardians, trustees and mortgagees shall be indemnified in paying and shall by virtue of the said Act and of these presents be empowered to pay in their respective proportions of the money so called for and to the end that all the calls of money which shall be made by any order or orders of the said General Court or Courts, pursuant to the said Act, and this our Charter for any of the purposes before mentioned may become effectual our will is and we do hereby declare and appoint that for refusal or neglect of paying in the money upon any such call or calls such course shall be taken and such methods practised and put in execution as are in and by the said Act prescribed for recovery and making good of the same, and we do hereby will, require and command that the money which shall be called for and paid in over and above the said one million five hundred thousand pounds shall be deemed additional Capital Stock, and shall be written in the books of the said Corporation hereby established, and the respective members paying the same shall have credit in the said books for their respective proportions or shares thereof, nevertheless the said corporation hereby established in a General Court from time to time when they judge their affairs will admit thereof, shall, or may cause any sum or sums of money which shall be so called in or any part thereof to be divided and distributed to and amongst the then members of the same Corporation according and in proportion to the respective share or shares which they shall then have of or in the Capital Stock of the same, and their respective shares in the Capital Stock shall proportionally be abated as in and by the said Act is directed.

5. The Company is now authorized by license issued by the Dominion of Canada for the transaction of Fire, Accident, Sickness and Automobile Insurance for the term ending 31st March, 1919.

6. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$487,835, held by the Government of Canada.

CANADIAN LUMBERMEN'S INSURANCE EXCHANGE.

Register No. 6204.

Certificate of Registry No. 3551.

Advisory Committee:—W. E. Bigwood, Byng Inlet; Duncan McLaren, Toronto; Arthur H. Campbell, Montreal; Quebec; W. C. Hughson, Hull, Quebec.

Officer.—Edgar D. Hardy, Manager, Ottawa.

1. Head Office, Ottawa. Suits by or against the Company may be brought in the name of the Canadian Lumbermen's Insurance Exchange.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Dominion Insurance Act, chap. 29, 1917.

3. The Company is authorized by license, issued by the Dominion of Canada, bearing date 31st day of March, 1918, and expiring on the 31st March, 1919, to transact Fire Insurance among its members, restricted to risks on property, situated in the Provinces of Ontario and Quebec.

4. Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$19,800 held by the Government of Canada.

THE AMERICAN AND FOREIGN MARINE INSURANCE COMPANY.

Register No. 6362.

Certificate of Registry No. 3710.

1. Head Office, New York. Chief Agent and Attorney for Ontario, Arthur Tucker, Toronto, Ont. Suits by or against the Company may be brought in the name of the American and Foreign Marine Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Company was formed in the year 1896 under the name of The American and Foreign Marine Insurance Company. The Company has now by virtue of its incorporation, power to sue and be used in its corporate name.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1918, and expiring on the 31st day of March, 1919, to transact the business of Inland Transportation Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$26,000, held by the Finance Department, Ottawa.

UNION MARINE INSURANCE COMPANY (LIMITED).

Register No. 6355.

Certificate of Registry No. 3703.

1, Head Office, Liverpool, England. Chief Agent and Attorney for Ontario, George Temple McMurrich, Toronto. Suits by or against the Company may be brought in the name of The Union Marine Insurance Company (Limited).

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: United Kingdom, 25 and 26 Vict., chap. 89, The Companies' Act, 1862, and amendments thereto.

3. The members are related as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company was, upon due application, admitted to registry in Ontario for the transaction of Ocean Marine Insurance for the term ending 30th April, 1919.

BALANCE SHEET FOR THE YEAR ENDING 31st DECEMBER, 1917.

Profit and Loss Account to 31st December, 1917.

Dr.

	£	s.	d.
To Balance Profit and Loss Account, as shown in the last General Balance Sheet	355,350	10	9
" Balance of Underwriting Account, 1916	792,122	10	8
" Interest on Investments and Loans, etc., less Income Tax	62,007	8	2
	<u>£1,209,480</u>	<u>9</u>	<u>7</u>

Cr.

	£	s.	d.
By Dividend authorized by General Meeting, paid			
21st April, 1917	£35,970	0	0
" Interim Dividend paid 29th October, 1917	21,255	0	0
	<u>57,225</u>	<u>0</u>	<u>0</u>
" Income Tax and Reserve for Special Taxes	129,887	5	3
" Losses, Averages, Returns, Re-insurances, and Charges, paid on account of 1916	£497,630	8	3
" Transferred to Suspense against further claims... ..	100,000	0	0
	<u>597,630</u>	<u>8</u>	<u>3</u>
" Amount written off Investments	38,000	0	0
" Bad and Doubtful Debts	609	5	5
" Balance	386,128	10	8
	<u>£1,209,480</u>	<u>9</u>	<u>7</u>

UNDERWRITING ACCOUNT.

Dr.

	£	s.	d.
To Net Premiums, after deducting Returns, Re-insurances, Foreign Taxes, Office Expenses and Agents' Charges	2,371,564	14	1
	<u>£2,371,564</u>	<u>14</u>	<u>1</u>

Cr.

	£	s.	d.
By Losses and Averages Paid	929,841	6	1
“ General Expenses (including Directors’ Remuneration and Auditors’ Fees)	57,543	12	6
“ Balance	1,384,179	15	6
	<u>£2,371,564</u>	<u>14</u>	<u>1</u>

GENERAL BALANCE TO 31ST DECEMBER, 1917.

Dr.

	£	s.	d.
To Capital—65,400 Shares of £20 each—£1,308,000—upon which £2 10s. per share has been called up	163,500	0	0
“ Reserve Fund	300,000	0	0
“ Sundry Creditors	663,092	11	10
“ Bills Payable	4,000	0	0
“ Underwriting Suspense Account	215,108	10	8
“ Underwriting Account, 1917	1,384,179	15	6
“ Profit and Loss Account	386,128	10	8
	<u>£3,116,009</u>	<u>8</u>	<u>8</u>

Cr.

	£	s.	d.
By Investments, at estimated market value, Freehold and Leasehold Properties	1,787,133	18	1
“ Sundry Debtors	1,119,776	2	5
“ Interest to date not received	12,969	0	0
“ Stamps in hand	655	2	7
“ Cash and Bills at Bankers and in hand	195,475	5	7
	<u>£3,116,009</u>	<u>8</u>	<u>8</u>

H. R. ROBERTSON, }
F. H. BEAZLEY, } *Directors.*

In compliance with the provisions of the Companies (Consolidation) Act, 1908, we report to the Shareholders that we have examined the accounts of the Company, and have obtained all the information and explanations we have required. The above Balance Sheet is, in our opinion, properly drawn up, so as to exhibit a true and correct view of the state of the Company's affairs, according to the best of our information and the explanations given to us, and as shown by the books of the Company. We have also satisfied ourselves as to the existence and value of the securities for the Investments to the amount specified.

LIVERPOOL, 21st March, 1918.

HARMOOD, BANNER & SON,
Chartered Accountants.

THAMES AND MERSEY MARINE INSURANCE COMPANY (LIMITED).

Register No. 6353.

Certificate of Registry No. 3701.

1. Head Office, Liverpool, England. Chief Agent and Attorney for Ontario, George Temple McMurrich, Toronto. Suits by or against the Company may be brought in the name of the Thames and Mersey Insurance Company (Limited).

2. *Company, how constituted or incorporated.*—The Company was registered under the Act of 7 and 8 Vict., chap. 110, on 21st June, 1860, in London, and was there incorporated under the Companies' Act, 1862, as a limited company, on 31st October, 1862, and the documents evidencing the same are filed or deposited in the Companies Registration Office, Somerset House, London.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is registered in Ontario for the transaction of Ocean Marine and Inland Marine Insurance for the term ending 30th April, 1919.

BALANCE SHEET AS AT 31ST DECEMBER, 1917.

Marine Account.

Dr.

	£	s.	d.
Amount of Marine Fund at 1st January, 1917	269,076	18	10
Premium Income (less Returns, Re-insurances and Agency Charges) ..	592,073	4	11
Interest on Investments	15,929	6	0
	<u>£877,079</u>	<u>9</u>	<u>9</u>

Cr.

	£	s.	d.
Claims paid and outstanding (including Underwriter's Commission) ..	410,093	4	6
Expenses of Management	17,329	17	1
Transferred to Profit and Loss Account	152,827	8	2
Amount of Marine Fund at end of year:			
Reserve for unexpired risks 40%	£236,829	0	0
Additional Reserve	60,000	0	0
	<u>296,829</u>	<u>0</u>	<u>0</u>
	<u>£877,079</u>	<u>9</u>	<u>9</u>

PROFIT AND LOSS ACCOUNT.

Dr.

	£	s.	d.
Balance from last year's account	22,438	3	0
Interest on Investments	32,375	8	1
Transferred from Marine Account	152,827	8	2
	<u>£207,640</u>	<u>19</u>	<u>3</u>

Cr.

	£	s.	d.	£	s.	d.
Dividend for 1916	35,000	0	0			
Less Income Tax	7,875	0	0			
				<u>27,125</u>	<u>0</u>	<u>0</u>
Income Tax, 1916-17 Assessment				7,874	2	8
Amount carried to Investment Reserve				25,000	0	0
Balance to next year's Account				147,641	16	7
				<u>£207,640</u>	<u>19</u>	<u>3</u>

	£	s.	d.
Capital Subscribed, 100,000 Shares at £20 per share, £2,000,000, paid up £2 per Share	200,000	0	0
Reserve Fund	500,000	0	0
Marine Fund	296,829	0	0
Investments Reserve Fund	175,237	3	10
Suspense Account (Dividends unpaid)	619	5	1
Outstanding Marine Losses	159,633	0	0
Profit and Loss Account	147,641	16	7
Amounts owing to other Insurance Companies	17,154	18	5
Current Accounts owing by the Company	60,435	18	11
	<u>£1,557,551</u>	<u>2</u>	<u>10</u>

Cr.

	£	s.	d.
Investments at Book Values	1,343,249	0	11
Outstanding Interest, accrued but not due	13,196	12	4
Cash with Bankers, in hand, and Policy Stamps	31,269	16	5
Agents' Balances	111,746	11	0
Outstanding Premiums	15,243	7	7
Amounts owing to the Company	37,181	14	7
Amounts owing by other Insurance Companies	5,560	4	10
Bills Receivable	103	15	2
	<u>£1,557,551</u>	<u>2</u>	<u>10</u>

C. S. HOARE, }
A. H. TURNER, } *Directors.*

In accordance with the provisions of the Companies' (Consolidation) Act, 1908, we report that we have audited the above Balance Sheet and Accounts, and have obtained all the information and explanations we have required. In our opinion such Balance Sheet is properly drawn up so as to exhibit a true and correct view of the state of the Company's affairs according to the best of our information and the explanations given to us, and as shown by the books of the Company. We have had produced to us the Securities representing the Investments appearing upon the Head Office Books; the Securities for the Investments appearing upon the Books of the other Branches are satisfactorily certified and in our belief the assets set forth in the Balance Sheet are in the aggregate fully of the value stated therein after deducting the amount set aside in Investment Fluctuation Fund.

(Signed) HARMOOD BANNER & SON,

Chartered Accountants.

Liverpool, 11th April, 1918.

RELiance MARINE INSURANCE COMPANY (LIMITED).

Register No. 6368.

Certificate of Registry No. 3716.

DIRECTORS AND OFFICERS.

Directors.—R. W. Sharples, Oswald Dobell, Gilbert W. Fox, J. U. Hodgson, Lieut.-Col. F. R. S. Balfour, George Atherton, Liverpool; R. A. Love, Liverpool; Robert L. Hunter, Liverpool.

Officers.—Gilbert W. Fox, Chairman; J. U. Hodgson, Deputy Chairman; Joseph Pemberton, Underwriter; F. R. Edwards, Secretary, Liverpool.

1. Head Office, Liverpool, England. Chief Agent and Attorney for Ontario, Arthur Tucker, Toronto. Suits by or against the Company may be brought in the name of the Reliance Marine Insurance Company (Limited).

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Parliament of Great Britain, 25 and 26 Vict., chap. 89, The Companies Act, 1862; 27 and 28 Vict., chap. 19, The Companies' Seals Act, 1864; 31 and 32 Vict., chap. 131, The Companies' Act, 1867; 33 and 34 Vict., chap. 104, The Joint Stock Companies' Arrangement Act; 40 and 41 Vict., chap. 26, The Companies' Act, 1877; 42 and 43 Vict., chap. 76, The Companies' Act, 1879; 43 Vict., chap. 19, The Companies' Act, 1880; 46 and 47 Vict., chap. 30, The Companies' (Colonial Registry) Act, 1883; 49 Vict., chap. 23, The Companies' Act, 1888; 51 and 52 Vict., chap. 62, The Preferential Payments in Bankruptcy Act, 1888; 53 and 54 Vict., chap. 62, The Companies' (Memorandum of Association) Act, 1890; 53 and 54 Vict., chap. 63, The Companies' (Winding-up) Act, 1890; 53 and 54 Vict., chap. 64, The Directors' Liability Act, 1890. (Public General Acts still in force.)

3. *The members are related* as shareholders in an incorporated joint stock company, and the liabilities of the members in respect of any claim or demands under the Company's policies is limited to the amount remaining unpaid upon the shares held by them.

The Company is registered for the year ending 30th April, 1919, to transact Ocean Marine Insurance.

BALANCE SHEET FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Profit and Loss Accounts, 31st December, 1917.

Dr.

	£	s.	d.
To Balance, 1st January, 1917	78,512	19	2
“ Balance of Underwriting Account, 1916	154,884	9	1
“ Interest Account, less Income Tax thereon	18,510	8	10
	<u>£251,907</u>	<u>17</u>	<u>1</u>

Cr.

	£	s.	d.
By Dividend paid to Shareholders—			
1st July, 1916	£8,000	0	0
30th January, 1917	7,500	0	0
	<u>15,500</u>	<u>0</u>	<u>0</u>
“ Income Tax, 1916, and Excess Profits Duty (on Account)	10,106	0	0
“ Claims, Re-insurances, Returns. Commission, etc., for 1916	98,391	17	3
“ Amount carried to Suspense Account to close 1916	17,000	0	0
“ Subscriptions to War Relief Funds	345	0	0
“ Amount transferred to Fire Account	10,000	0	0
“ Amount written off Investments	24,000	0	0
“ Balance carried down	76,564	19	10
	<u>£251,907</u>	<u>17</u>	<u>1</u>

UNDERWRITING ACCOUNT, 1917.

Dr.

	£	s.	d.
To Premiums, Less Re-Insurances, Returns, and Agency Charges, etc... ..	266,945	19	2
“ Transfer Fees	0	15	0
	<u>£266,946</u>	<u>14</u>	<u>2</u>

Cr.

	£	s.	d.
By Claims	85,519	12	3
“ General Expenses, including Remuneration of Directors and Auditors	17,227	3	5
“ Balance carried down	164,199	18	6
	<u>£266,946</u>	<u>14</u>	<u>2</u>

BALANCE SHEET.

Dr.

To Capital:—

	£	s.	d.
50,000 Shares at £10 per Share, £500,000.			
Paid up £2 per Share	100,000	0	0
“ Reserve Fund	150,000	0	0
“ Balance of Profit and Loss Account	£76,564	19	10
Less Interim Dividend paid 1st July, 1917 ..	7,500	0	0
	<hr/>	69,064	19 10
“ Balance of Marine Account, 1917	164,199	18	6
“ Fire Insurance Fund	20,485	4	8
“ Suspense and Special Re-Insurance Accounts	48,941	16	0
“ Accounts due by the Company	29,320	0	1
“ Dividends unpaid	25	11	9
		<hr/>	<hr/>
		£582,037	10 10

Cr.

	£	s.	d.
By Investments—			
Bonds repayable at fixed dates	£329,515	19	11
Other Investments at Market Value	122,907	13	3
	<hr/>	452,423	13 2
“ Policy Stamps	231	15	1
“ Cash at Bankers and in hand	15,908	7	4
“ Interest accrued but not received	3,494	14	4
“ Accounts due to the Company, for Premiums, Salvages, etc.	109,979	0	11
		<hr/>	<hr/>
		£582,037	10 10

GILBERT W. FOX, }
JOSH. U. HODGSON, } *Directors.*

AUDITOR'S REPORT.—We have to report that we have examined the Accounts of the Reliance Marine Insurance Company, Limited, for the year ending 31st December, 1917. We have obtained all the information and explanations we have required, and in our opinion the above Balance Sheet is properly drawn up so as to exhibit a true and correct view of the state of the Company's affairs according to the best of our information and the explanations given to us, and as shown by the books of the Company. We have also satisfied ourselves as to the existence and value of the securities for investments to the amount specified.

Liverpool, 20th January, 1918.

CHALMERS, WADE & CO.,
Chartered Accountants, Auditors.

ROYAL EXCHANGE ASSURANCE.

Register No. 6369.

Certificate of Registry No. 3717.

1. Head Office, London, England. Chief Agent and Attorney for the Province of Ontario, Arthur Tucker, Toronto. Suits by or against the Company may be brought in the name of the Royal Exchange Assurance.

2. The Company was incorporated by Royal Charters dated 22nd June, 1720, and 29th April, 1721.

3. *The legislative enactments* by which the powers, duties, rights and obligations are now declared, defined, limited or governed are the following: The Royal Exchange Assurance Act (Imp.), 1 Edw. VII, chap. X.

4. The Company is registered in Ontario for the transaction of Ocean Marine Insurance for the term ending 30th April, 1919.

RECEIPTS.

Marine Department.

The Net Premiums amounted to £1,799,400 13s. 8d., being an increase of £467,487 6s. 2d over 1916; with interest, the total income was £1,816,257 1s. 1d.

PAYMENTS.

The Losses paid in respect of 1917 and previous years amounted to £1,374,619 4s. 11d. The Expenses of Management were £65,302 0s. 10d.

The Marine Fund amounts to £1,216,445 11s. 2d. The sum of £170,000 has been transferred to Profit and Loss Account.

Cr.

	£	s.	d.
Amount of Marine Insurance Fund at the beginning of the year	1,010,109	15	10
Premiums, after deduction of re-insurance premiums, returns, broker- age, discount and commission	1,799,400	13	8
Interest, dividends and rents	£22,475	3	2
Less income tax thereon	5,618	15	9
	16,856	7	5
	£2,826,366	16	11

Dr.

	£	s.	d.
Claims paid and outstanding	1,374,619	4	11
Expenses of Management	65,302	0	10
Transferred to Profit and Loss Account	170,000	0	0
Amount of Marine Insurance Fund at the end of the year, as per Balance Sheet	1,216,445	11	2
	£2,826,366	16	11

GENERAL BALANCE SHEET, 31ST DECEMBER, 1917.

LIABILITIES.

	£	s.	d.
Proprietors' Capital paid up	689,219	17	10
Life Assurance Fund	3,909,108	8	3
Annuity Fund	812,530	9	8
Capital Redemption Fund	182,405	15	9
Fire Insurance Fund	547,155	0	0
Marine Insurance Fund	1,216,445	11	2
General Accident Insurance Fund	258,505	0	0
Profit and Loss Account (General Reserve Fund)	726,434	12	1
(Subject to Excess Profit Duty, if any.)			
Claims Admitted or Intimated, but not paid—			
Life Assurance	72,066	11	1
Fire Insurance	210,003	10	7
Annuities Due and Unpaid	8,076	19	8
Surrendered and Settlement Policies Suspense Accounts	7,826	12	11
Deposit Fund (Clerks' Savings)	27,726	14	6
Security deposit Fund (Security for Agents and others)	1,805	0	0
Pension and other Reserve Funds	160,237	19	11
Bills payable			
Sundry creditors	480,624	18	4
	£9,310,173	1	9

ASSETS.

	£	s.	d.
Mortgages on property within the United Kingdom	705,393	6	11
Mortgages on property out of the United Kingdom	57,082	5	3
Loans on parochial and other public rates	123,351	14	2
Loans on life interests	187,644	8	11
Loans on reversions	169,446	18	7
Loans on stocks and shares	97,207	19	8
Loans on Company's policies within their surrender values	215,798	0	11
Loans on personal security	108,022	17	11
Investments—			
Deposit with the High Court (Bank of England Stock)	20,250	0	0
British Government securities and Bank of England Stock	1,794,032	4	4
Municipal and county securities, United Kingdom	110,610	2	7
Indian and Colonial Government securities	232,262	6	8
Indian and Colonial provincial securities	22,735	0	0
Indian and Colonial municipal securities	89,919	2	6
Foreign Government securities	493,107	14	9
Foreign provincial securities	42,417	9	4
Foreign municipal securities	175,195	19	2
Railway and other debentures and debenture stocks—Home and			
Foreign	1,210,048	14	6
Railway and other preference and guaranteed stocks	329,455	18	0
Railway and other ordinary stocks	490,713	17	7
Freehold ground rents	129,177	9	8
House property	787,834	18	3
Life interests	14,081	5	3
Reversions	182,599	13	6

Agents' balances	1,068,928	5	10
Outstanding premiums	29,707	17	11
Outstanding interest, dividends and rents	20,887	12	7
Interest accrued but not payable	65,817	0	0
Bills receivable	6,704	6	0
Marine stamps	740	6	10
Cash:—			
On deposit	100,774	3	0
In hand and on current account	228,224	1	2
	<hr/>		
	£9,310,173	1	9

I report to the proprietors that I have examined the books at the Head Office for the year ended 31st December, 1917, and have checked the incorporation therein of the returns from the Branches. I further report that I have verified the investments of the Corporation at the close of the year, with the exception of certain certificates of Russian securities not to hand, and compared the above Balance Sheet with the Books, and that having obtained all the information and explanations I have required, I am of opinion that such Balance Sheet is properly drawn up so as to exhibit a true and correct view of the state of the Corporation's affairs according to the best of my information and the explanations given to me, and as shown by the books of the Corporation. I certify that no part of any fund has been applied directly or indirectly for any purpose other than the class of business to which it is applicable.

N. E. WATERHOUSE, *Auditor.*

3 Frederick's Place, Old Jewry, E.C.,
3rd April, 1918.

FIREMAN'S FUND INSURANCE COMPANY.

Register No. 6346.

Certificate of Registry No. 3694.

1. Head Office, San Francisco, California. Chief Agent and Attorney for Ontario, George Temple McMurrich, Toronto. Suits by or against the Company may be brought in the name of The Fireman's Fund Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Legislature of California, 1872, Civil Code of California. Public Act still in force.

3. *The members are related* as shareholders in an incorporated joint stock company, and by the laws of California each stockholder is individually and personally liable for such proportion of its debts and liabilities as the amount of shares owned by him bears to the whole of the subscribed capital stock of the corporation, and for a like proportion only of such debt or claim against the corporation. All the capital has been subscribed, fully paid up and issued.

4. The Company was, upon due application, admitted to registry in Ontario for the transaction of Inland and Ocean Marine Insurance, and the registry has been renewed until the 30th April, 1919.

SUMMARY OF ANNUAL STATEMENT, 1ST JANUARY, 1917.

Officers.—J. B. Levison, President; Charles P. Eells, Vice-President; Louis Weinmann, Secretary; Herbert P. Blanchard, Assistant Secretary; John S. French, Assistant Secretary; Thomas M. Gardiner, Treasurer; A. W. Follansbee, Jr., Marine Secretary.

Directors.—William J. Dutton, Bernard Faymonville, B. Levison, J. C. Coleman, Henry Rosenfeld, Frank B. Anderson, F. W. Van Sicklen, Arthur A. Smith, Chas P. Eells, and Vanderlynn Stow.

Fifty-fifth Annual Statement, January 1st, 1918.

CASH CAPITAL	\$1,500,000 00
POLICYHOLDERS' SURPLUS	3,831,924 74

ASSETS.

United States, State, Municipal and Foreign Bonds	\$2,505,114 45
Railroad Bonds	2,970,900 00
Gas, Water and Electric Power Bonds	1,035,720 00
Miscellaneous Bonds	494,803 00
Bank Stocks	411,690 00
Miscellaneous Stocks	336,478 05
Real Estate	404,000 00
Loans on Mortgages	1,905,585 76
Loans on Collaterals	180,125 00
Cash in Bank and Company's Offices	3,646,267 98
Premiums in Course of Collection	2,548,979 93
Premium Notes	170,418 30
All other Assets	109,760 15

Total Assets	\$16,719,842 62
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LIABILITIES.

Losses in Process of Adjustment	\$2,727,125 97
Re-insurance Reserve	7,665,291 91
All Other Claims and Demands	935,500 00
Reserve for January Dividends	60,000 00
Capital Paid in Cash	1,500,000 00
Surplus	3,831,924 74

Total Liabilities	\$16,719,842 62
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INCOME.

Net Premiums—Fire	\$5,491,502 93
—Marine	8,686,241 75
	<hr/>
	\$14,177,744 68
Interest, Dividends, Rents	548,814 22
All Other Income	25,579 53
	<hr/>
	\$14,752,138 43

EXPENDITURE.

Net Losses Paid—Fire	\$2,436,310 68	
—Marine	3,881,009 20	
		\$6,317,319 88
Dividends		390,000 00
Commission and Brokerage		2,562,445 18
Taxes and All Other Expenditures		1,615,026 34
		<u>\$10,884,791 40</u>

INDEMNITY MUTUAL MARINE ASSURANCE COMPANY, LIMITED.

Register No. 6348.

Certificate of Registry No. 3696.

1. Head Office, London, England. Chief Agent and Attorney for the Province of Ontario, George Temple McMurrich, Toronto. Suits by or against the Company may be brought in the name of the Indemnity Mutual Marine Assurance Company, Limited.
2. The Company was constituted by deed of settlement dated 4th July, 1825, and incorporated on the 31st day of December, 1886, under the English Companies' Act, 1862 to 1883.
3. The original corporate name of the Company was The Indemnity Mutual Marine Assurance Company, which name was, by resolution of General Court of Directors of the Company, changed to that of the Indemnity Mutual Marine Assurance Company, Limited, 29th July, 1886.
4. *The members are related as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.*
- The capital stock of the Company consists of 67,000 shares of £15 each, with £3 paid per share.
5. The Company is registered in Ontario for the transaction of Ocean Marine Insurance for the term ending 30th April, 1919.

BALANCE SHEET, 31ST DECEMBER, 1917.

Dr.

	£	s.	d.
To Capital (67,000 Shares of £15 each upon which £3 per Share have been paid)	201,000	0	0
" Reserve	600,000	0	0
" Freehold and Building Reserve Account	50,000	0	0
" Investment Depreciation Account	100,000	0	0
" Sundry Creditors \.....	44,357	11	6
" Underwriting Suspense Account	328,397	6	8
" Balance of Underwriting Account, 1917	1,985,582	2	4
" Balance of Profit and Loss Account	223,956	13	8
	<u>£3,533,293</u>	<u>14</u>	<u>2</u>

Cr.

	£	s.	d.
By Freehold and Building	230,000	0	0
" Government and other Securities	2,521,047	4	10
" Cash at Bankers on short loan and in hand	322,360	6	6
" Bills Receivable	1,000	0	0
" Stamps	606	19	9
" Sundry Debtors	458,279	3	1
	<u>£3,533.293</u>	<u>14</u>	<u>2</u>

Profit and Loss Account, 31st December, 1917.

Dr.

	£	s.	d.	£	s.	d.
To Dividend and Bonus paid in February	£40,200	0	0			
Less Income Tax	9,715	0	0			
	<u>30,485</u>	<u>0</u>	<u>0</u>			
" Interim Dividend paid in August	£26,800	0	0			
Less Income Tax	6,700	0	0			
	<u>20,100</u>	<u>0</u>	<u>0</u>			
				50,585	0	0
" Excess Profits Duty				25,000	0	0
" Income Tax				22,509	15	0
" Transferred to Reserve Account				50,000	0	0
" Transferred to Freehold and Building Reserve Account				20,000	0	0
" Balance				223,956	13	8
				<u>£392,051</u>	<u>8</u>	<u>8</u>

Cr.

	£	s.	d.
By Balance	185,282	8	8
" Interest on Investments and Rents	85,279	12	6
" Transfer Fees	173	15	0
" Balance Underwriting Account, 1916, on 31st December, 1916	£1,147,717	5	4
Less Losses, Averages, etc., on 1916 Account in 1917	776,401	12	10
	<u>£371,315</u>	<u>12</u>	<u>6</u>
Less Transferred to Underwriting Suspense Account to close 1916 Account	250,000	0	0
	<u>121,315</u>	<u>12</u>	<u>6</u>
	<u>£392,051</u>	<u>8</u>	<u>8</u>

UNDERWRITING ACCOUNT, 1917.

Dr.

	£	s.	d.
To Net Settlements	1,281,221	4	7
“ Directors’ Fees	4,500	0	0
“ General Office Expenses, Salaries and Charges	24,623	13	4
“ Balance	1,985,582	2	4
	<u>£3,295,927</u>	<u>0</u>	<u>3</u>

	£	s.	d.
By Net Premium (less Agents’ Commissions and Expenses)	3,295,927	0	3
	<u>£3,295,927</u>	<u>0</u>	<u>3</u>

We have audited the above Balance Sheet and, having examined the Books of the Company, verified the Securities, with the exception of Securities for about £10,000, which, on account of the war or other sufficient reason, cannot be verified, and having obtained all the information and explanations we have required, we have to report that in our opinion such Balance Sheet is properly drawn up so as to exhibit a true and correct view of the state of the Company’s affairs according to the best of our information and the explanations given to us, and as shown by the books of the Company.

WM. PLENDER, }
R. C. MARTIN, } *Auditors.*

On behalf of the Board,
FRED. HUTH JACKSON, }
E. C. GRENFELL, } *Directors.*
23rd January, 1918.



DIVISION B.

PROVINCIAL LICENSEES: BEING INSURANCE COMPANIES LICENSED, INSPECTED AND REGISTERED BY THE PROVINCE OF ONTARIO FOR THE TRANSACTION OF INSURANCE THEREIN.

Life Insurance Companies

Year ending 31st December, 1917

EQUITY LIFE ASSURANCE COMPANY OF CANADA.

Commenced business April, 1904.

HEAD OFFICE, CONFEDERATION LIFE BUILDING, TORONTO, ONT.

Names and addresses of the Directors and Officers for the year 1918.

Directors:

H. Sutherland	Toronto, Ont.
Thomas Urquhart	Toronto, Ont.
S. Henderson	Toronto, Ont.
Dr. T. F. McMahon	Toronto, Ont.
Danl. Urquhart	Toronto, Ont.
Geo. M. Begg	Toronto, Ont.
W. H. Shapley	Toronto, Ont.
H. L. Sutherland	Toronto, Ont.
J. M. Walton	Aurora, Ont.
James Reid	Montreal, Que.
James Lang	Toronto, Ont.
J. H. McKnight	Toronto, Ont.

Officers:

H. Sutherland, President and Manager	Toronto, Ont.
Thomas Urquhart, 1st Vice-President	Toronto, Ont.
S. Henderson, 2nd Vice-President	Toronto, Ont.
Geo. M. Begg, Secretary-Treasurer	Toronto, Ont.

Auditors:

A. C. Neff & Co.	Toronto, Ont.
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Authorized Capital, \$500,000; Subscribed Capital, \$354,000; Paid up, \$35,400; Deposit at Provincial Treasury, \$33,500.00.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

ASSETS.

Amount of Mortgages	\$294,232 59
Amount of loans on Company's policies	82,290 68
Amount of Debentures, including War Loan	115,324 11
Actual cash in hand at head office	866 37
Cash on deposit in Standard Bank, Toronto	4,571 22
Interest due and accrued	7,167 10
Premiums outstanding (net)	3,934 53
Premiums deferred (net)	7,296 76
Bills receivable	3,000 00
Office furniture (not extended)	\$700 00
Total assets	<u>\$518,683 36</u>
Subscribed capital stock uncalled	<u>\$318,600 00</u>

LIABILITIES.

Amount of reported claims	\$2,500 00
Re-insurance reserve (Om. (5) Table interest at 3½ per cent.)	476,955 07
Amount due auditors' fees, 1917	100 00
Amount due premiums paid in advance	1,352 98
Amount due Provincial tax, 1917 premiums	1,348 92
Total liabilities	<u>\$482,256 97</u>
Capital stock paid up	<u>\$35,400 00</u>

RECEIPTS.

Cash balance on 31st December, 1916 (not extended), \$4,676.02.	
Amount received in cash for gross premiums	\$78,979 98
Amount received in cash for interest	27,919 96
Amount received for re-insurance on policies	2,000 00
Amount received for capital stock premium	1,650 00
Amount received for commission	161 71
Amount received in cash for payments on mortgages and other loans (not extended)	\$64,299 15
Total receipts	<u>\$110,711 65</u>

EXPENDITURE.

Expenses of management:	
Cash paid for agents' commission and salaries	\$9,616 60
“ fuel and light	8 25
“ medical fees	1,519 40
“ interest, discount or exchange	46 55
“ statutory assessment and license fee	71 31
“ travelling expenses	1,277 52
“ rent , ,	1,000 00
“ salaries and auditors' fees	8,150 00

Cash paid for taxes (Municipal and Government)	1,443 02
“ printing, stationery and advertising	1,025 10
“ postage, telegrams and express	288 21
“ other expenses	571 46
<hr/>	
Total expenses of management	\$25,017 42

Miscellaneous expenditure:

Cash paid for claims which occurred prior to 1917	4,000 00
“ claims which occurred during 1917	24,000 00
“ re-insurance	1,898 54
“ surrender values	4,816 50
“ dividend to policyholders	266 85
“ matured endowments	1,000 00
“ office furniture	9 50
“ investments (not extended), \$113,240.42.	
<hr/>	
Total expenditure	\$61,008 81

MISCELLANEOUS.

			Number.	Amount.
				\$ c.
Contracts in force 31st December, 1917			1,942	2,609,035 00
Contracts taken during 1917.....			261	380,936 00
<hr/>				
Gross number and amount of contracts on foot at any time during 1917			2,203	2,989,971 00
	Number.	Amount.		
Deductions:		\$ c.		
Contracts matured in 1917.....	20	27,500 00		
Contracts lapsed in 1917.....	50	77,000 00		
Contracts surrendered for which cash } values have been paid }	50	66,464 00		
Amount by which various contracts still on } foot were reduced in 1917..... }	.....	3,632 00		
<hr/>				
Total deductions.....	120	174,596 00	120	174,596 00
<hr/>				
Number and amount of contracts on foot at 31st December, 1917			2,083	2,815,375 00
Re-insured			18	71,000 00
<hr/>				
Net number and amount of contracts on foot at 31st December, 1917...			2,083	2,744,375 00

LIST OF SHAREHOLDERS.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid up.
			\$ c.	\$ c.
Allan, A. A.	Toronto	50	5,000 00	500 00
Allan, J. W.	"	100	10,000 00	1,000 00
Begg, Geo. M.	"	100	10,000 00	1,000 00
Bick, John B.	"	5	500 00	50 00
Coutts, John.	Thamesville	5	500 00	50 00
Daly, F. W.	London	25	2,500 00	250 00
Daniel, C. D.	Toronto	5	500 00	50 00
Dodge, O. F.	"	25	2,500 00	250 00
Heggie, Dr. W. C.	"	10	1,000 00	100 00
Henderson, Rev. A.	"	200	20,000 00	2,000 00
Henderson, S.	"	100	10,000 00	1,000 00
Lang, James.	"	100	10,000 00	1,000 00
McKnight, J. H.	"	50	5,000 00	500 00
McMahon, Dr. T. F.	"	250	25,000 00	2,500 00
McMillan, H. T.	"	15	1,500 00	150 00
McKee, Wm.	"	25	2,500 00	250 00
McEvoy, S. H.	Ames, Okla.	10	1,000 00	100 00
Murchison, Wm.	Buffalo, N.Y.	10	1,000 00	100 00
Reid, James.	Montreal	275	27,500 00	2,750 00
Reid, Mrs. Jas.	"	125	12,500 00	1,250 00
Shapley, W. H.	Toronto	100	10,000 00	1,000 00
Sherris, H.	"	5	500 00	50 00
Sutherland, H.	"	1,095	109,500 00	10,950 00
Sutherland, L. H. B.	"	450	45,000 00	4,500 00
Urquhart, D.	"	100	10,000 00	1,000 00
Urquhart, T.	"	100	10,000 00	1,000 00
Urquhart, T. & D.	"	50	5,000 00	500 00
Walton, J. M.	Aurora	150	15,000 00	1,500 00
Wenborne, Oscar	Santiago, Chile.	5	500 00	50 00
Totals .....	.....	3,540	354,000 00	35,400 00

POLICYHOLDERS' MUTUAL LIFE INSURANCE COMPANY.

Commenced business 21st April, 1909.

HEAD OFFICE, ROOM 503 TEMPLE BUILDING, TORONTO, ONT.

Directors:

Names and addresses of the Directors and Officers for the year 1918:	
John J. Main	Toronto, Ont.
A. C. Pratt	Toronto, Ont.
A. W. Briggs	Toronto, Ont.
A. M. Featherston	Toronto, Ont.
A. D. Smith, M.D.	Mitchell, Ont.
S. J. Carter	Montreal, Que.
Geo. H. Featherston	Montreal, Que.
J. M. Faircloth	Toronto, Ont.
W. S. Verrall	Toronto, Ont.
F. D. Lawrence	Montreal, Que.
H. Dempsey	Rednersville, Ont.

Officers:

John J. Main, President	Toronto, Ont.
A. C. Pratt, Vice-President	Toronto, Ont.
A. M. Featherston, General Manager and Secretary	Toronto, Ont.

Auditors:

A. C. Neff & Co.	Toronto, Ont.
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Authorized Capital, \$150,000; Subscribed Capital, \$109,900; Paid-up Capital, \$46,640; Paid in Advance of Call, \$15,570; Unpaid on Calls, \$1,900; Deposit at Provincial Treasury, \$25,000.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

ASSETS.

Amount of mortgages exclusive of interest	\$18,500 00	
Amount of loans on Company's policies	9,366 04	
Amount of Municipal Debentures and Government War Loan Bonds (Alberta and Manitoba Government deposits)	40,047 04	
Amount Government War Loan Bonds (Ontario Government deposit) ..	10,000 00	
Amount Government War Loan script (10% advance)	2,500 00	
Actual cash on hand at head office	\$3,201 90	
Cash on deposit, Union Bank, Toronto, Ont. (deposit receipt, Ontario Government deposit)	15,000 00	
Cash on deposit, Union Bank, Toronto	10,607 90	
		28,809 80
Due by Provincial agents		4,022 98
Interest due or accrued and unpaid		822 18
Premiums outstanding		31,906 37
All other		1,250 00
Advertising supplies on hand	\$1,484 00	} Not extended.
Charter account	10,492 16	
Agents' advances	50 00	
Office furniture and fixtures	737 60	
Total assets		\$147,224 41
Subscribed capital stock uncalled, less paid in advance of calls		\$61,360 00

LIABILITIES.

Re-insurance reserve (Hm. Table, interest at 4½ per cent.)	\$114,262 27
Amount of reported claim	1,000 00
Manitoba expenses	233 12
Total liabilities to public	<u>\$115,495 39</u>
Capital stock paid up	<u>\$46,640 00</u>

RECEIPTS.

Cash balance at 31st December, 1916 (not extended), \$19,764.89.	
Gross premiums received in cash	\$59,794 54
Amount received for interest	5,421 78
Amount received from agents	350 00
Amount received from investments (not extended), \$10,000.00.	
Total receipts	<u>\$65,566 32</u>

EXPENDITURE.

Expenses of management:

Cash paid for agents' commission and salaries	\$12,580 89
" medical examination fees	1,818 67
" law costs	149 29
" statutory assessment and license fee (Ontario)	64 31
" interest	38 60
" travelling expenses	800 89
" rent	729 36
" license fees, etc., other Provinces	843 36
" taxes (Municipal and Government)	551 19
" salaries, directors' and auditors' fees	6,049 46
" printing, stationery and advertising	1,725 47
" postage, telegrams, express and telephone	366 96
" Manitoba general expenses	1,876 67
" other expenses	447 77

Total expenses of management \$28,042 89

Miscellaneous payments:

Cash paid for claims during 1917	9,383 32
" re-insurance	4,694 05
" policies surrendered	538 11
" debentures, etc., other securities (not extended), \$33,807.55.	
" advance to agency	300 00
" organization expenses, Alberta	2,549 84
" office furniture	433 15
" motor cars	1,772 50

Total expenditure \$47,713 86

MISCELLANEOUS.				
		Number.	Amount.	
			\$	c.
Contracts in force, 31st December, 1916		1,132	1,821,383	00
Contracts taken during 1917.....		340	663,673	00
Gross number and amount of contracts on foot at any time during 1917		1,472	2,485,056	00
		Number.	Amount.	
Deductions:				
Contracts matured in 1917.....	14	15,000	00	
Contracts lapsed in 1917.....	109	136,000	00	
Contracts terminated in 1917	13	43,800	00	
Not taken.....	24	48,000	00	
Contracts for which cash values have been paid.....	8	11,500	00	
Contracts exchanged.....	6	7,000	00	
		174	261,300	00
Less re-insurance cancelled.....			7,500	00
Total deductions extended		174	253,800	00
Gross number and amount of contracts on foot 31st December, 1917....		1,298	2,231,256	00
Less " " " re-insured.....			191,080	00
Net " " " on foot 31st December, 1917....			2,040,176	00

LIST OF SHAREHOLDERS.				
Name.	Address.	No. of shares.	Amount subscribed.	Amount paid up.
			\$ c.	\$ c.
Acton, Jas.....	Toronto	10	1,000 00	300 00
Alguire, A. O.	Cornwall	10	1,000 00	300 00
Black, W. A.	Winnipeg, Man. ..	20	2,000 00	2,000 00
Bolster, L. E.	Sturgeon Falls...	5	500 00	150 00
Bonnick, Chas.	Toronto	10	1,000 00	300 00
Briggs, A. W.	"	20	2,000 00	600 00
Bull, M.....	Winnipeg	3	300 00	300 00
Burrows, F. J.....	Seaforth.....	2	200 00	200 00
Carley, A. D.....	Hamilton	10	1,000 00	300 00
Carter, S. J.....	Montreal	10	1,000 00	300 00
Chambers, W. J.....	Calgary	20	2,000 00	600 00
Chisholm, Dr.	Halifax.....	10	1,000 00	1,000 00
Clark, C. W.	Winnipeg	10	1,000 00	1,000 00
Cross, W. H.....	"	5	500 00	500 00
Conron, W. J.....	Toronto	1	100 00	30 00
Dempsey, H.....	Rednersville	50	5,000 00	500 00
Dickson, J. A.	Hamilton	10	1,000 00	300 00
Dickson, W. J.....	Toronto	10	1,000 00	300 00
Dow, Dr. Geo. W.....	Owen Sound	5	500 00	150 00
Duke, Thos.	Vancouver	1	100 00	100 00
Dupuis, L. N.	Montreal	10	1,000 00	1,000 00
Faircloth, J. M.....	Toronto	10	1,000 00	300 00
Featherston, A. M.....	"	64	6,400 00	1,920 00
Featherston, A.....	"	10	1,000 00	1,000 00
Featherston, G. H.....	Montreal	50	5,000 00	1,500 00
Fortin, J. H., D.D.S.....	"	10	1,000 00	1,000 00
Gordon, G. W., D.D.....	Winnipeg	10	1,000 00	1,000 00
Glines, G. A.	"	10	1,000 00	1,000 00
Gray, W. A.....	Smith's Falls....	5	500 00	150 00
Gunne, W. J.	Kenora	20	2,000 00	600 00
Hammond, W. J....	Winnipeg	10	1,000 00	1,000 00
Hanna, A. S.	Perth	5	500 00	150 00

LIST OF SHAREHOLDERS.—Continued.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid up.
			\$ c.	\$ c.
Hart, J. W.....	Huntsville	5	500 00	150 00
Howell, J.....	Welland	3	300 00	90 00
Irwin, J. R.	Cobourg	5	500 00	150 00
Kerr, Dr. R. Ashton.....	Montreal.....	10	1,000 00	400 00
Lawrence, Fred. D.....	Montreal.....	20	2,000 00	2,000 00
Leslie, John	Montreal.....	2	200 00	200 00
Locker, F. B.....	Montreal.....	10	1,000 00	1,000 00
Logie, W.	Sarnia	5	500 00	150 00
McBain, John.....	Montreal	50	5,000 00	1,500 00
McGuire, Dr. G. C.....	Vancouver	1	100 00	100 00
McIntosh, D. J.	Vankleek Hill....	10	1,000 00	300 00
McKenzie, B. E.	Toronto	90	9,000 00	2,700 00
Main, J. J.....	"	50	5,000 00	1,500 00
Mann, Jas.	Renfrew	5	500 00	150 00
Marquis, J. A.	Brantford.....	5	500 00	150 00
Mathers, W. E.	Stirling	30	3,000 00	.....
Montgomery, T.....	Winnipeg.....	20	2,000 00	2,000 00
Morin, Victor.....	Montreal	5	500 00	500 00
Muir, James	Quebec	10	1,000 00	300 00
Murdoff, Dr. H. M.....	Winnipeg	10	1,000 00	1,000 00
Palmer, John W.....	Montreal.....	10	1,000 00	1,000 00
Pattee, F. J.....	Hawkesbury	5	500 00	150 00
Parkes, G. H.....	Toronto	10	1,000 00	300 00
Peck & Son	Gananoque	10	1,000 00	300 00
Pratt, A. C.	Toronto	50	5,000 00	1,500 00
Rogers, D.....	London	4	400 00	120 00
Savage, J.....	Guelph	2	200 00	60 00
Shaw, W. H.....	Toronto	10	1,000 00	300 00
Short, A. L.....	Kingston	10	1,000 00	300 00
Sinclair, D. J.	Woodstock.....	5	500 00	150 00
Sinclair, J.....	Gananoque.....	2	200 00	60 00
Small, Dr. H. B.....	Ottawa.....	20	2,000 00	600 00
Smith, A. D.....	Mitchell	10	1,000 00	1,000 00
Smith, S.....	Winnipeg.....	2	200 00	200 00
Smith & Johnston	Ottawa	20	2,000 00	600 00
Verrall, W. S.	Toronto	20	2,000 00	600 00
Walker, F. W.....	"	20	2,000 00	600 00
Walker, W.	Niagara Falls...	5	500 00	150 00
Walton, G. A.....	Toronto	35	3,500 00	1,050 00
White, W. G.....	Winnipeg.....	10	1,000 00	1,000 00
Wilson, E. L. (Miss)	Toronto.....	20	2,000 00	600 00
Workman, Mark	Montreal.....	10	1,000 00	1,000 00
Wylks, G. W.....	Kingston	5	500 00	150 00
Young, Frank	Hoard's Station ..	10	1,000 00	300 00
Young, G. S.....	Prescott	2	200 00	60 00
Young, S.	Toronto	10	1,000 00	300 00
Totals .....	.....	1,099	109,900 00	\$46,640 00

RECAPITULATION
OF
Assets, Liabilities, Receipts and Expenditures
of Life Insurance Companies

LIFE INSURANCE COMPANIES.
ASSETS FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Name of Company.	Policy Loans.		Mortgages.		Municipal Debentures, Government and other securities.		Interest accrued.		Cash.		Premiums outstanding (net).		Deferred premiums (net).		Agents' balances.		All other.		Totals.		Office furniture, etc. (Not extended).		Subscribed capital paid in advance	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Equity Life.....	82,290	68	294,232	59	115,324	11	7,167	10	5,437	59	3,934	53	7,296	76	.....	.....	3,000	00	518,683	36	700	00	318,600	00
Policyholders' Mutual Life	9,366	04	18,500	00	52,547	04	822	18	* 28,809	80	31,906	37	.....	.....	4,022	98	1,250	00	147,224	41	**12,763	76	61,360	00
Totals	91,656	72	312,732	59	167,871	15	7,989	28	34,247	39	35,840	90	7,296	75	4,022	98	4,250	00	665,907	77	13,463	76	379,960	00

* Includes deposit receipt for \$15,000 deposited with Ontario Government. **Supplies on hand \$1,484.00; advances and organization expenses, \$10,542.16.
The Government deposits at date of publication are as follows: Equity Life, \$33,500; Policyholders' Mutual Life, \$25,000.

LIABILITIES FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Name of Company.	Re-insurance reserve.		Advance premiums.		Provincial tax on premiums.		Unpaid losses.		Borrowed money.		Other liabilities.		Total liabilities except paid-up capital stock.		Paid-up capital stock.		Calls on capital stock unpaid.		No. of policies in force.		Net amount at risk.	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.			\$	c.
Equity Life.....	a 476,955	07	1,352	98	1,348	92	2,500	00	.....	.....	100	00	482,256	97	35,400	00	.....	.....	2,083		2,744,375	00
Policyholders' Mutual Life.....	b 114,262	27	.....	.....	.....	.....	1,000	00	.....	.....	233	12	115,495	39	46,640	00	1,900	00	1,298		2,040,176	00
Totals	591,217	34	1,352	98	1,348	92	3,500	00	.....	.....	333	12	597,752	36	82,040	00	1,900	00	3,381		4,784,551	00

a Om. (5) table 3½ per cent. The Government deposits at date of publication are as follows: Equity Life, \$33,500; Policyholders' Mutual Life, \$25,000.
b Hm. 4½ per cent.

LIFE INSURANCE.—Continued.
INCOME FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Name of Company.	Gross premiums.		Interest.		Premiums on capital stock.		Re-insurance on Policy claims.		All other.		Total.	Policy Loans re-paid.	From securities (not extended).
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	\$	c.
Equity Life.....	78,979	98	27,919	96	1,650	00	2,000	00	161	71	110,711	5,777	58,521
Policyholders' Mutual Life	59,794	54	5,421	78	.....	.....	.....	.....	350	00	65,566	.....	10,000
Totals.....	138,774	52	33,341	74	1,650	00	2,000	00	511	71	176,277	5,777	68,521

EXPENDITURE FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Name of Company.	Expenses of Management.						Claims.	Surrender values paid.	Advanced to agents.	Re-insurance.	Other expenditure.	Total.	Loans on Policies.	Invested (not extended).
	Agents' Commission and salary.	Salaries and auditors' fees.	Statutory assessment and license fee.	Medical fees.	All other.	Total expenses of management.								
Equity Life	\$ 9,616	60	\$ 71	31	\$ 1,519	40	28,000	4,816	.....	1,898	54	61,008	.....	\$ 113,240
Policyholders' Mutual Life.....	12,580	89	64	31	7,529	56	9,383	538	2,072	50	4,694	47,713	4,707	29,100
Totals	22,197	49	135	62	13,189	67	37,383	5,354	2,072	50	6,592	108,722	67	142,340

(a) Manitoba Expenses, \$1,876.67

(b) Alberta Organization Expenses, \$2,549.84

Joint Stock Fire Insurance Companies

Year ending 31st December, 1917

MERCHANTS' FIRE INSURANCE COMPANY.

HEAD OFFICE, TORONTO.

Commenced business 19th January, 1898.

Names and addresses of the Directors and Officers for the year 1918.

Directors:

R. E. Gibson	Toronto, Ont.
G. S. Ryerson, M.D.	Toronto, Ont.
J. H. C. Durham	Bond Lake, Ont.
N. H. Stevens	Chatham, Ont.
J. R. Durham, M.D.	Warren, Pa.
Wm. Prendergast	Toronto, Ont.
B. P. Corey	Petrolea, Ont.
R. H. Greene	Toronto, Ont.
J. W. Scott	Listowel, Ont.
W. S. Dingman	Toronto, Ont.

Officers:

R. E. Gibson, President	Toronto, Ont.
G. S. Ryerson, M.D., 1st Vice-President	Toronto, Ont.
John H. C. Durham, 2nd Vice-President and Gen. Mgr. ...	Bond Lake, Ont.

Auditors:

A. J. Walker, C.A.	Toronto, Ont.
Rutherford Williamson, C.A.	Toronto, Ont.

Authorized capital, \$500,000.00.

Subscribed capital, \$300,000.00; Paid-up capital, \$75,000.00.

*Securities deposited in the Treasury of Ontario, \$106,500.00.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

ASSETS.

Cash value of real estate (office building, 86 Adelaide St. East)	\$50,000 00
Municipal debentures (part-Government deposit)	110,518 75
Loan Companies' debentures (part-Government deposit)	51,000 13
War Loan	40,000 00
Mortgages ..	107,650 00
Cash at head office	\$1,084 29
“ on deposit in Union Bank	4,036 13
“ on deposit in Royal Bank	22,317 13
“ on deposit Canada Permanent Mortgage Corporation ...	5,503 56
	<hr/>
	32,941 11

*Deposit since increased to \$111,500.00.

Interest due and accrued	\$3,429 20
Cash in agents' hands acknowledged by them and considered good	13,255 23
Amount of unearned part (50 per cent.) of premiums paid for re-insurance of risks in force 31st December, 1917	9,158 82

Total assets \$417,953 24

Subscribed capital stock uncalled \$225,000 00

LIABILITIES.

Amount of losses supposed or reported	\$6,506 98
Amount required to re-insure all outstanding fire risks, being 50 per cent. of gross premiums on all policies in force at 31st December, 1917	217,151 78
Commission	3,000 00

Total liabilities, except capital stock \$226,658 76

Capital stock paid up in cash \$75,000 00

RECEIPTS.

Cash balance at 31st December, 1916 (not extended)	\$22,341 09
Gross premiums received in cash	\$281,989 71
Received for interest	14,469 21
“ rents	4,045 00
“ commission on re-insurance	965 97
“ re-insurance on policies become claims	7,943 34
“ endorsement fees	295 58
“ debentures, mortgages and other securities (not extended), \$10,600.00.	

Total \$309,708 81

EXPENDITURE.

Expenses of management:

Paid for law costs	\$305 00
“ light	96 93
“ interest, discount and exchange	1,111 38
“ commission to agents, salaries and bonus	64,116 19
“ Office furniture and goods plans	1,165 50
“ rent and taxes	5,648 05
“ Dom. of Canada war tax	2,869 12
“ statutory assessment and license	415 30
“ stationery, printing and advertising	4,419 38
“ travelling expenses	350 00
“ postage, telegrams and express	878 16
“ investigation and adjustment of claims	1,653 07
“ salaries, directors' and auditors' fees	16,171 00
“ building expenses account	2,347 26
“ other expenses	1,711 74

Total expenses of management \$103,258 08

Miscellaneous payments:

Amount paid for losses which occurred prior to 1917	13,626 00
" losses which occurred during the year 1917	115,979 46
" re-insurance	4,827 58
" rebate	1,640 72
" dividends	7,500 00
" debentures, mortgages and other securities (not extended)	\$62,876 95

Total \$246,831 84

CURRENCY OF FIRE INSURANCE CONTRACTS.

	One year or less.	Three years.	Total.
Amount covered by policies in force 31st December, 1917	\$ c. 13,920,022 00	\$ c. 35,750,275 00	\$ c. 49,670,297 00
<i>Re-insurance.</i>			
Of the foregoing risks there were re-insured....	66,647 00	1,008,620 00	1,075,267 00
Net risks actually carried by the Company at 31st December, 1917.....	13,853,375 00	34,741,655 00	48,595,030 00

MISCELLANEOUS.

Movements in Fire Insurance Contracts.	Number.	Amount.
Policies in force 31st December, 1916	41,266	\$ c. 44,718,995 00
Taken during the year 1917, new and renewed.....	26,768	32,029,055 00
Gross number and amount in force at any time during 1917.....	68,034	76,748,050 00
Deduct expired and cancelled during 1917.....	23,848	27,077,753 00
In force at 31st December, 1917*	44,186	49,670,297 00

*All in Ontario.

CALLS ON CAPITAL STOCK.

Number of calls made, 3; rate, 10, 5 and 10 per cent.

LIST OF SHAREHOLDERS AT 31ST DECEMBER, 1917.

Name.	Address.	No. of shares.	Amount subscribed for.	Amount paid up.
			\$	\$ c.
Abell, Henry	Toronto	10	500	125 00
Adams, James	Toronto	5	250	62 50
Adams, Mrs. M.	"	35	1,750	437 50
Adams, W. J.	Oshawa	10	500	125 00
Agar, C. J.	Toronto	10	500	125 00
Agnew, Thos. J.	Prince Albert, Sask.	25	1,250	312 50
Allan, T. A.	Toronto	10	500	125 00
Alexander & Cable Co., Ltd.	Toronto	20	1,000	250 00
Andrews, E. B.	Toronto	10	500	125 00
Armstrong, Wm.	Niagara-on-the-Lake.	10	500	125 00
W. T. Atkinson Estate	Toronto	10	500	125 00
Alexander, John.	"	12	600	150 00
Aikins, Dr. W. H. B.	"	20	1,000	250 00
Beck, The C., Mfg. Co. Ltd.	Penetanguishene.	20	1,000	250 00
Bell, W. N.	Paris	10	500	125 00
Bixell, O.	Brantford	10	500	125 00
Breithaupt, J. C.	Kitchener	30	1,500	375 00
Brown, John	Carleton Place	5	250	62 50
Burch, George	St. Catharines	20	1,000	250 00
Byrne, E. M.	Toronto	4	200	50 00
Brayley, J. E.	"	20	1,000	250 00
Brydon, V. A.	"	50	2,500	625 00
Bradshaw, Wm.	"	8	400	100 00
Campbell, Wm.	Goderich	10	500	125 00
Chantler, Thomas	Toronto	10	500	125 00
Chatterly, Ida M. and John.	Oak Ridges	20	1,000	250 00
Clancy, Miss H.	Toronto	10	500	125 00
Clay, Elizabeth.	"	5	250	62 50
Cleghorn, W. W.	Wellesley	10	500	125 00
Coatsworth, Alan.	Toronto	4	200	50 00
Connor, F. E., M.D.	Shelbrook, Sask.	2	100	25 00
Conway, Mrs. Howard B.	Toronto	10	500	125 00
Corey, Bloss P.	Petrolea	100	5,000	1,250 00
Cox, Mrs. Annie L.	Davisville	3	150	37 50
Cressman, Noah	New Hamburg	10	500	125 00
Curtis, Frank	Toronto	10	500	125 00
Carolan, James	"	5	250	62 50
Carleton, E. M.	"	40	2,000	500 00
Davis, Albert J.	Port Perry	5	250	62 50
Davis, Ammon	Toronto	100	5,000	1,250 00
Deitch, J. E.	"	26	1,300	325 00
Dufton & Sons	Stratford	5	250	62 50
Durham, Ann Angus.	Bond Lake	100	5,000	1,250 00
Durham, James R., M.D.	Warren, Pa.	40	2,000	500 00
Durham, J. H. C.	Bond Lake	700	35,000	8,750 00
Durham, Eliza	Warren, Pa.	2	100	25 00
Dingman, W. S.	Stratford	40	2,000	500 00
Davidson, Jessie	Toronto	10	500	125 00
Edmonds, Charles E.	"	10	500	125 00
Elliott, E. Hope	Tillsonburg	20	1,000	250 00
Field, J. M.	Goderich	5	250	62 50
Ford, T. S.	Mitchell	5	250	62 50
Forster, A. I.	Toronto	10	500	125 00
Foster, Sir Geo. E., M.P.	"	10	500	125 00
Fraser, D. B., M.D.	Stratford	10	500	125 00
Froude, Geo. A.	Toronto	4	200	50 00

LIST OF SHAREHOLDERS AT 31ST DECEMBER, 1917.—*Continued.*

Name.	Address.	No. of Shares.	Amount subscribed for.	Amount paid up.
			\$	\$ c.
Froude, Mrs. Jennie	Toronto	4	200	50 00
Fuller, Anna E.	Windsor	20	1,000	250 00
Ghent, Chas. A.	Havelock	10	500	125 00
Gibson, Ralph E.	Toronto	240	12,000	3,000 00
Gray, Gertrude A.	"	3	150	37 50
Greene, R. H.	"	100	5,000	1,250 00
Greenizen, Isaac	Petrolea	5	250	62 50
Greenwood, W. J.	Whitby	5	250	62 50
Gearing, T. V.	Toronto	10	500	125 00
Guest, G. H.	"	2	100	25 00
Godbold, Mrs. I.	"	2	100	25 00
Gordon, Geo. A.	"	5	250	62 50
Hastie, Robert	"	50	2,500	625 00
Heck, Benjamin	"	55	2,750	687 50
Herriman, W. C., M.D.	Orillia	10	500	125 00
Hetrick, Mrs. M.	Toronto	60	3,000	750 00
Hicks, Mrs. Catharine	"	35	1,750	437 50
Hicks, Miss K.	"	5	250	62 50
Hillock, Frank.	"	10	500	125 00
Hogg, David.	Perth	20	1,000	250 00
Hope, Mrs. G. J.	Edmonton, Alta.	5	250	62 50
Hudson, A. T.	Carleton Place	2	100	25 00
Hodge, Mrs. Agnes	London	10	500	125 00
Hackett, Mrs. Annie	Toronto	10	500	125 00
Hughes, S. N.	"	10	500	125 00
Hill, David	Richmond Hill	22	1,100	275 00
Harniman, A. L.	Toronto	4	200	50 00
Hay, J.	"	8	400	100 00
Hall, W. Geo.	"	20	1,000	250 00
Ireland, J. G.	Harriston	5	250	62 50
Irwin, Wm.	Stratford	30	1,500	375 00
Ireland, G. A.	Trenton	10	500	125 00
Innes, Wm.	Richmond Hill	4	200	50 00
Joynt, John	Lucknow	5	250	62 50
Johnston, A. J.	Toronto	4	200	50 00
Johnston, Isabella	"	12	600	150 00
Kearns, Jas. F.	Kinistino, Sask.	4	200	50 00
Kenny, Randal	Sarnia	5	250	62 50
Kinnear, Thomas, Estate	Toronto	100	5,000	1,250 00
Knight, Albert E. and Clara	"	30	1,500	375 00
Krug, T.	Tavistock	5	250	62 50
Keenan, Wm., Estate	Toronto	10	500	125 00
Ketcheson, H. F.	Belleville	20	1,000	250 00
Liebner, E.	St. Thomas	5	250	62 50
Lovering, H. L.	Coldwater	50	2,500	625 00
Luke, J. & Sons	Tillsonburg	10	500	125 00
Lee, J.	Toronto	10	500	125 00
Legge, Wm. H.	Jefferson	100	5,000	1,250 00
MacNamara, C. C.	Toronto	5	250	62 50
Madill, Benjamin	Beaverton	10	500	125 00
Magee, Harold W.	Toronto	12	600	150 00
Maher, J. D.	"	6	300	75 00
Marshall, George	"	10	500	125 00
Massey, A. W.	Essex	10	500	125 00
Meiklejohn, J.	Harriston	5	250	62 50
Mellow, S. J., M.D.	Port Perry	10	500	125 00
Merner, Absalom	Alliston	10	500	125 00
Mitchell, W. G.	Toronto	267	13,350	3,337 50
Moorehouse, W. H., M.D.	London	10	500	125 00
Morrill, Robert	Harriston	4	200	50 00
Mulloy, N., M.D., Estate	Preston	20	1,000	250 00
Munro, Hugh, M.P.P.	Alexandria	20	1,000	250 00

LIST OF SHAREHOLDERS AT 31ST DECEMBER, 1917.—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed for.	Amount paid up in cash.
			\$	\$ c.
Munroe, Dr. Geo. A.....	Saskatoon, Sask.....	10	500	125 00
Munroe, M. J.	Edmonton, Alta	10	500	125 00
Munroe, Wm.	"	20	1,000	250 00
Mansell, Wm.....	Toronto	10	500	125 00
Maxwell, H.....	"	12	600	150 00
Musson, E. J.....	Weston	5	250	62 50
MacDonald, A. G. F.	Alexandria	5	250	62 50
McCaw, W. H.....	Port Perry	5	250	62 50
McCormack, R. L.	Toronto	50	2,500	625 00
McCuaig, Malcolm, Estate	Vankleek Hill.....	10	500	125 00
Macdonald, Jessie	Carleton Place.....	5	250	62 50
McDonald, P. A.	Penetanguishene.....	10	500	125 00
McDonell, George, Estate.....	Cornwall	20	1,000	250 00
McDougall, Mrs. Anna E.....	North Bay.....	5	250	62 50
McKerrigan, Annie F.....	Toronto.....	10	500	125 00
McLennan, K., M.D.....	Alexandria	20	1,000	250 00
McLennan, Farquhar D.	Cornwall	50	2,500	625 00
McMaster, Mrs. M.	Alexandria	5	250	62 50
McMurchie, J.....	Harriston.....	5	250	62 50
McClelland, J. H.....	Brampton.....	2	100	25 00
McClure, R. H.	Toronto	50	2,500	625 00
McArthur, John C.	Rockside	10	500	125 00
Nairn, Chas. A.	Goderich	10	500	125 00
Nelson, Robert	Toronto	5	250	62 50
Neale, C. W. Ross.....	"	5	250	62 50
Ochs, Anthony, M.D.....	Hespeler	5	250	62 50
Ostrum, I. B.....	Alexandria.....	20	1,000	250 00
Patterson, John.....	Toronto.....	120	6,000	1,500 00
Peine, Lewis	New Hamburg	6	300	75 00
Plews, W. S.	Toronto	40	2,000	500 00
Prendergast, Wm.....	Toronto	50	2,500	625 00
Price, James	"	10	500	125 00
Purdy, W. T.	Kinistino, Sask	5	250	62 50
Pyke, Geo. J.	Toronto.....	5	250	62 50
Power, William.....	"	5	250	62 50
Purdy, A. S.....	"	10	500	125 00
Pennell, Margaret	"	2	100	25 00
Pickering, Mrs. Margaret.....	Burlington.....	20	1,000	250 00
Ratz, A. E.	Tavistock.....	10	500	125 00
Reid, George	Toronto.....	1	50	12 50
Reiner, J. G.....	Wellesley.....	20	1,000	250 00
Rider, H. A.....	Toronto	20	1,000	250 00
Rutherford, S. J.....	Toronto	10	500	125 00
Ryan, G. B.	Guelph	10	500	125 00
Ryerson, Capt. Eric E.....	Toronto	88	4,400	1,100 00
Ryerson, G. S., Col., M.D.....	"	120	6,000	1,500 00
Robertson, Thos.....	"	140	7,000	1,750 00
Robertson, E. A.	Stratford.....	4	200	50 00
Robinson, Charles W.....	Toronto.....	8	400	100 00
Rous, Clara Clark	"	4	200	50 00
Ryerson, Mary A., Estate	"	80	4,000	1,000 00
Schaefer, H. M.....	Milverton.....	5	250	62 50
Scott, J. W.	Listowel	100	5,000	1,250 00
Sherwood, Col. A. P.	Ottawa	10	500	125 00
Smillie, John W.....	Maxville	5	250	62 50
Smith, A. Dalton, M.B	Mitchell.....	20	1,000	250 00
Smith, John	Tillsonburg	25	1,250	312 50
Snugs, A.	Long Beach, Cal.....	5	250	62 50
Stevens, N. H.....	Chatham	25	1,250	312 50
Shannon, Agnes M.	Toronto	10	500	125 00
Sterling Realty Corporation Ltd.	"	320	16,000	4,000 00
Sutherland, R. W.....	"	2	100	25 00

LIST OF SHAREHOLDERS AT 31ST DECEMBER, 1917—*Concluded.*

Name.	Address.	No. of shares.	Amount subscribed for.	Amount paid up.
			\$	\$ c.
Stevenson, M. M.....	Toronto	10	500	125 00
Stewart, C. G.	Whiterose.....	16	800	200 00
Stewart, Miss M. E.....	"	20	1,000	250 00
Turner, E. W.	Toronto	10	500	125 00
Twining, Mrs. Ada L.....	Fredericton, N.B.....	5	250	62 50
Thompson, W. J.....	Toronto.....	10	500	125 00
Traill, Florence E.....	"	20	1,000	250 00
Unser, William	"	12	600	150 00
Vogan S. W.	Walkerton.....	5	250	62 50
Villiers, R. J.....	Toronto	8	400	100 00
Vaisey, E.....	"	20	1,000	250 00
Walker, Albert J.....	Toronto	12	600	150 00
Walker, E. C.	"	10	500	125 00
Ward, T. S., Estate Ex.....	Lindsay	2	100	25 00
Warden, Gilbert T.	Toronto	20	1,000	250 00
Way, Bidwell	Hamilton	10	500	125 00
Wilkinson, A. W., Estate.....	Barrie.....	10	500	125 00
Wilkinson, W. B., Estate.....	Toronto	4	200	50 00
Wilson, T. A.	"	10	500	125 00
Witton, J. G.....	Hamilton	5	250	62 50
Wood, R. A., Estate	Toronto.....	50	2,500	625 00
Wythe, Fred. P.	"	539	26,950	6,737 50
Wythe, Reba Crammond.....	"	20	1,000	250 00
Walker, Raymond.....	"	5	250	62 50
Whaley, J. M.....	"	10	500	125 00
Wilcox, T. J.	Sault Ste. Marie	40	2,000	500 00
Ward, James, Estate	Stratford	2	100	25 00
Walker, Mrs. I. F.....	Fort William	60	3,000	750 00
Weston, Mrs. Mercy C.....	Toronto.....	5	250	62 50
Wickett, Grace, M.	"	20	1,000	250 00
Williams, E.....	"	40	2,000	500 00
William, Irwin.....	Peterboro	13	650	162 50
Wright, A. R.	Toronto	8	400	100 00
Zinkann, E.....	Kitchener	5	250	62 50
Totals .....	.....	6,000	\$300,000	\$75,000 00

QUEEN CITY FIRE INSURANCE COMPANY.

HEAD OFFICE, 32 CHURCH STREET, TORONTO.

*Commenced business 1st July, 1871.**Directors:*

Names and addresses of the Directors and Officers for the year 1918.

John D. ChipmanToronto, Ont.
 Joseph WalmsleyToronto, Ont.
 William WalmsleyToronto, Ont.
 Hugh BlainToronto, Ont.
 J. G. Scott, K.C.Toronto, Ont.

Officers:

John D. Chipman, PresidentToronto, Ont.
 Joseph Walmsley, Vice-President and SecretaryToronto, Ont.
 Walmsley and Chipman, Joint ManagersToronto, Ont.

Auditors:

A. C. Neff, F.C.A.Toronto, Ont.
 Oscar Hudson, A.C.A.Toronto, Ont.

Authorized Capital, \$250,000; Subscribed Capital, \$100,000; Paid-up, \$100,000; Securities deposited in Treasury of Ontario, \$35,814.12 par value.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

ASSETS.

Value of real estate held by the Company, being the head office of the Company, 32 Church Street, Toronto	\$72,000 00
Mortgages	40,925 00
Loans secured by municipal debentures, bank and other stocks	64,975 00
Shares in Bell Telephone Company of Canada	36,790 00
Municipal debentures (Government deposit, \$35,375.76)	69,041 02
Dominion of Canada and Anglo-French War Loan	105,625 00
Cash on hand, head office	\$4,427 76
Cash on deposit in Dominion Bank, Head Office, Toronto	23,888 49
Cash on deposit, Imperial Bank, Toronto	31,401 67
	<hr/>
	59,717 92
Agents' balances	6,560 40
Interest accrued and unpaid	4,033 85
Amount of unearned part (50 per cent.) of premiums paid for re-insurance of risks in force at 31st December, 1917	23,850 47
Goad's plans (not extended)	\$2,167 21
All other	574 62
	<hr/>
Total assets	\$484,093 28

LIABILITIES.

Amount of losses unpaid at 31st December, 1917	\$4,074 98
Unearned premiums, being 50 per cent. of gross premiums on all policies in force at 31st December, 1917	140,534 10
Total liabilities, except capital stock	<u>\$144,609 08</u>
Capital stock paid up in cash	<u>\$100,000 00</u>

CASH RECEIPTS.

Cash balance at 31st December, 1916 (not extended)	\$35,838 44
Gross premium received in cash	\$192,088 35
Received for interest	18,060 77
Rents	6,090 36
Commission	9,277 93
Re-insurance on policies become claims	12,535 52
Re-insurance adjusting expenses	299 23
Re-insurance premiums (refund by cancellation)	2,190 04
Salvage ,	41 38
Investment account (not extended)	\$138,491 55
Total	<u>\$240,583 58</u>

EXPENDITURE.

Expenses of management:

Paid for commission and agents' bonus	\$50,002 71
“ inspecting, valuating, etc.	1,378 61
“ salaries, directors' and auditors' fees	7,905 00
“ rent and taxes	4,855 33
“ clerical work, etc.	17 23
“ statutory assessment and license fee	313 24
“ stationery, printing and advertising	530 93
“ travelling expenses	206 11
“ postage, telegrams and express	364 37
“ investigation and adjustment of claims	1,828 76
“ law costs	12 00
“ building expense account	2,893 04
“ honorariums	700 00
“ other expenditure	143 25
Total expenses of management	<u>\$71,150 58</u>

Miscellaneous payments:

Amount paid for losses which occurred prior to 1917	3,486 02
“ “ losses which occurred during 1917	67,640 17
“ “ re-insurance premiums	35,809 89
“ “ rebates	12,804 56
“ of dividends paid during year to shareholders	12,500 00
“ invested (not extended)	\$149,913 27
“ paid for improvement to building	1,425 29
“ “ Goad's plans	465 87
Total expenditure	<u>\$205,282 38</u>

CURRENCY OF FIRE INSURANCE CONTRACTS.

Gross amount in force 31st December, 1917.	One year or less.	Three years.	Total.
Amount covered by policies in force 31st Dec., 1917	\$ 11,910,669	\$ 22,793,692	\$ 34,704,361
<i>Re-insurance.</i>			
Of the foregoing risks there were re-insured.....	2,698,395	2,791,549	5,489,944
Net risks in force 31st December, 1917.....	9,212,274	20,002,143	29,214,417

MOVEMENT IN FIRE INSURANCE CONTRACTS.

Fire Risks.	Number.	Amount.
Policies in force 31st December, 1916.....	47,111	\$ 32,225,569 00
Taken during the year 1917 new and renewed.....	30,466	23,944,107 00
Totals.....	77,577	56,169,676 00
Deduct expired and cancelled during 1917.....	27,243	21,465,315 00
*In force at 31st December, 1917.....	50,334	34,704,361 00

LIST OF SHAREHOLDERS AT 31ST DECEMBER, 1917.

Name.	Residence.	No. Shares.	Amount Subscribed.	Amount paid up in cash.
Blain, Hugh.....	Toronto	20	\$ 1,000	\$ 1,000
Chipman, J. D., in trust.....	"	20	1,000	1,000
Copp, W. W., estate of.....	"	10	500	500
Elliott, Catherine A., executrix....	"	30	1,500	1,500
English, Walter A.....	Wash'n., D.C., U.S.A..	41	2,050	2,050
MacLennan, James, Estate of.....	Toronto	100	5,000	5,000
MacLennan, Mrs. Mary L	"	40	2,000	2,000
McKeown, Samuel W.....	"	20	1,000	1,000
Roaf, Harriet E	"	30	1,500	1,500
Scott, J. G., K.C	"	24	1,200	1,200
Strathy, G. B.....	"	20	1,000	1,000
Scott & Walmsley, Ltd.,	"	1,605	80,250	80,250
Walmsley, Wm.....	"	20	1,000	1,000
Walmsley, Joseph.....	"	20	1,000	1,000
Totals .....	.....	2,000	100,000	100,000

* In Ontario, amount \$33,272,252.00.

RECAPITULATION
OF
Assets, Liabilities, Receipts and Expenditure of
Joint Stock Fire Insurance Companies

JOINT STOCK FIRE INSURANCE COMPANIES.
ASSETS FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Name of Company.	Real Estate.		Bonds, mortgages and other investments.		Loans on stocks and debentures.		Unearned part 50% of premiums paid for re-insurance of risks in force at 31st Dec., 1917.		Interest accrued.		Cash.		Agents' balance.		Re-insurance on losses.		All other assets.		Total assets.		Good's plans, office furniture, etc. (not extended).		Subscribed capital stock uncalled.	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Merchants'	50,000	00	309,168	88	.....	.....	9,158	82	3,429	20	32,941	11	13,255	23	.....	.....	.....	.....	417,953	24	.....	.....	225,000	00
Queen City	72,000	00	252,381	02	64,975	00	23,850	47	4,033	85	59,717	92	6,560	40	.....	.....	574	62	484,093	28	2,167	21	.....	.....
Totals	122,000	00	561,549	90	64,975	00	33,009	29	7,463	05	92,659	03	19,815	63	.....	.....	574	62	902,046	52	2,167	21	225,000	00

Government deposits are as follows:— Merchants', \$106,500.00; Provident Assurance, \$26,000.00; Queen City, \$35,814.12.

LIABILITIES FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Name of Company.	Unpaid losses.		Unearned premiums.		Commission.		All other liabilities.		Total liabilities except paid-up capital stock.		Paid-up capital stock.		Number of policies in force.		Net amount at risk.	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.			\$	c.
Merchants'	6,506	98	217,151	78	3,000	00	.....	.....	226,658	76	75,000	00	44,186		48,595,030	00
Queen City	4,074	98	140,534	10	.....	.....	.....	.....	144,609	08	100,000	00	50,334		29,214,417	00
Totals	10,581	96	357,685	88	3,000	00	.....	.....	371,267	84	175,000	00	94,520		77,809,447	00

JOINT STOCK FIRE INSURANCE COMPANIES.
INCOME FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Name of Company.	Gross premiums.	Interest and dividends.	Rent.	Re-insurance on losses.	Extra premiums, fees, etc.	Commission.	Rebates.	Re-insurance cancelled and adjustment expenses.	Other.	Total.	From investments (Not extended).
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Merchants'	281,989 71	14,469 21	4,045 00	7,943 34	295 58	965 97	.....	.....	.....	309,708 81	10,600 00
Queen City	192,088 35	18,060 77	6,090 36	12,535 52	.....	9,277 93	.....	2,489 27	41 38	240,583 58	138,491 55
Totals.....	474,078 06	32,529 98	10,135 36	20,478 86	295 58	10,243 90	.....	2,489 27	41 38	550,292 39	149,091 55

EXPENDITURES FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Name of Company.	Expenses of Management.										Losses.	Re-insurance premiums.	Rebate.	Dividends.	Goad's plans and office furniture.	All other.	Total.	Invested (not extended).														
	Commission.	Salaries, Directors, and Auditors' fees.	Rent and Taxes (inc. War Tax).	Law Costs.	Ontario Statutory assessment and fees.	Expenses on building.	All other expenses.	Total expenses of management.																								
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.														
Merchants'	64,116	19	16,171	00	8,517	17	305	00	415	30	2,347	26	11,386	16	103,258	08	129,605	46	4,827	58	1,640	72	7,500	00	.....	.....	246,831	84	62,876	95		
Queen City.	50,002	71	7,905	00	4,855	33	12	00	313	24	2,893	04	5,169	26	71,150	58	71,126	19	35,809	89	12,804	56	12,500	00	465	87	1,425	29	205,282	38	149,913	27
Totals.....	114,118	90	24,076	00	13,372	50	317	00	728	54	5,240	30	16,555	42	174,408	66	200,731	65	40,637	47	14,445	28	20,000	00	465	87	1,425	29	452,114	22	212,790	22

Cash-Mutual Fire Companies

ASSETS AND LIABILITIES; INCOME AND EXPENDITURE.

Cash Mutuals may be distinguished into (A) those having no joint stock capital, (B) those having a joint stock capital.

A.

The Economical Mutual Fire Insurance Company.
The Gore District Mutual Fire Insurance Company.
The Perth Mutual Fire Insurance Company.
The Waterloo Mutual Fire Insurance Company.

B.

The Fire Insurance Exchange Corporation, Mutual and Stock.
Hand-in-Hand Insurance Company, Mutual and Stock.
The Millers' and Manufacturers' Insurance Company, Cash Mutual and Stock.
The Monarch Fire Insurance Company, Cash Mutual and Stock.
The Wellington Fire Insurance Company, Mutual and Stock.

A.—Cash-Mutual Fire Companies

· HAVING NO JOINT STOCK CAPITAL

ASSETS AND LIABILITIES: INCOME AND EXPENDITURE.

THE ECONOMICAL MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, KITCHENER, ONT.

Commenced business 28th October, 1871.

Names and addresses of the Directors and Officers for the year 1918.

Directors:

John Fennell	Kitchener, Ont.
Geo. C. H. Lang	Kitchener, Ont.
W. H. Schmalz	Kitchener, Ont.
L. J. Breithaupt	Kitchener, Ont.
H. G. Lackner	Kitchener, Ont.
H. L. Janzen	Kitchener, Ont.
P. S. Lautenschlager	Kitchener, Ont.
Hartman Krug	Kitchener, Ont.
George Pattinson	Preston, Ont.

Officers:

John Fennell, President	Kitchener, Ont.
George C. H. Lang, Vice-President	Kitchener, Ont.
W. H. Schmalz, Manager and Treasurer	Kitchener, Ont.

Auditors:

J. M. Scully, F.C.A.	Kitchener, Ont.
J. A. Law	Kitchener, Ont.

Unassessed premium note capital, \$211,681.39. Securities deposited at Provincial Treasury, \$50,000.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

ASSETS.

Cash value of real estate	\$100,999 05
Amount of mortgages on real estate	218,220 00
Amount of debentures (\$49,687.47, Ontario Government deposit)	264,855 94
Cash on hand at Head Office	\$2,571 64
Cash on deposit in Molsons Bank, Kitchener, Ont. (Deposit receipts, Ontario Government deposit)	312 53
Cash on deposit to Company's credit in Merchants Bank Kitchener, Ont., current account	32,180 33
Cash on deposit in Bank of Hamilton (Savings), Kitchener, Ont.	1,939 97
“ “ Molsons Bank “ “	5,801 70
“ “ Bank of Nova Scotia “ “	598 40
“ “ Bank of Toronto “ “	1,975 02
“ “ Union Bank of Canada “ “	240 73
	<hr/>
	45,620 32

Amount unpaid of agents' balances	8,047 19
Amount of premium notes in force after deducting all payments thereon and assessments levied	211,681 39
Amount of unearned part (50 per cent.) of premiums paid for re-insurance of risks on cash system in force at 31st December, 1917	12,062 32
Accrued interest	9,196 42
Office furniture and Goad's plans (not extended)	\$5,000 00
Total assets	\$870,682 63

LIABILITIES.

Unearned premiums, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1917	\$89,640 75
Amount of losses supposed or reported	2,208 50
Total liabilities	\$91,849 25

RECEIPTS.

Cash balance at 31st December, 1916 (not extended)	\$43,967 24
Cash received as fixed payments of 1917	\$66,002 39
“ premiums on cash system	111,311 72
“ interest	31,173 85
“ agents' balances of 1916 received in 1917	7,901 54
“ re-insurance on losses	9,139 29
“ transfer fees	176 25
“ additional premiums	1,385 15
“ investment (not extended)	\$34,090 82
Total receipts	\$227,090 19

EXPENDITURE.

Expenses of management:

Amount paid for investigation and adjustment of claims and travelling expenses	\$1,513 36
“ commission to agents	29,337 99
“ statutory assessment and license fee	240 06
“ fire marshal's tax	322 37
“ printing, stationery and advertising	2,498 00
“ Patriotic Fund, Red Cross and other war donations	11,375 00
“ salaries, directors' and auditors' fees	21,526 92
“ postage, telephone, telegrams, express and exchange	1,614 39
“ fuel, light and water	877 38
“ taxes (municipal and government)	2,420 74
“ law costs	99 46
“ Bradstreet's, caretaker, repairs to building, bond, laundry and sundries	4,032 39

Total expenses of management	\$75,858 06
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Miscellaneous payments:

Cash paid for losses which occurred prior to 1917	4,754 19
“ losses which occurred during 1917	55,743 25
“ re-insurance	20,090 29
“ rebate, abatement, and returned premiums	12,646 01
“ investments (not extended)	\$90,436 13

Total expenditure	<u>\$169,091 80</u>
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CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1917.

System.	One year or less.	Three years.	Total.
Mutual		\$5,400,750 00	\$5,400,750 00
Cash	\$4,778,249 00	16,263,012 00	21,041 261 00
Totals	<u>\$4,778,249 00</u>	<u>\$21,663,762 00</u>	<u>\$26,442,011 00</u>

Re-insurance.

Cash	\$1,551,856 00	\$790,926 00	\$2,342,782 00
Net risks carried by Company, 31st December, 1917	<u>\$3,226,393 00</u>	<u>\$20,872,836 00</u>	<u>\$24,099,229 00</u>

MOVEMENT IN RISKS.

Fire Risks—Mutual System.	Number.	Amount.
Policies in force 31st December, 1916	3,139	\$5,399,890 00
Policies new and renewed during 1917	1,155	2,169,986 00
Gross number during 1917	4,294	\$7,569,876 00
Less expired and cancelled in 1917	1,215	2,169,126 00
Net risks in force on mutual system, 31st December, 1917	<u>3,079</u>	<u>\$5,400,750 00</u>

Fire Risks—Cash System.	Number.	Amount.
Policies in force 31st December, 1916	17,408	\$20,927,548 00
Policies new and renewed during 1917	6,439	8,351,745 00
Gross number during 1917	23,847	\$29,279,293 00
Less expired and cancelled in 1917	6,552	8,238,032 00
Net risks in force on cash system, 31st December, 1917	<u>17,295</u>	<u>\$21,041,261 00</u>

BUSINESS TRANSACTED:

General Fire Insurance.

PREMIUM NOTES

On Policies in force 31st December, 1917.

Three years.

Amount of face of all premium notes held by Company, and legally liable to assessment	\$336,165 93
Amount of all premium notes, after deducting all payments thereon and assessments levied	211,681 39
Amount of premium notes received during the year 1917	132,767 71

GORE DISTRICT MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, GALT.

Commenced business 10th October, 1839.

Names and addresses of the Directors and Officers for the year 1918:

Directors:

Robert Scott	Galt, Ont.
C. R. H. Warnock	Galt, Ont.
F. S. Jarvis	Galt, Ont.
Charles Turnbull	Galt, Ont.
A. E. Watson	Ayr, Ont.
Lincoln Goldie	Guelph, Ont.
W. K. McNaught	Toronto, Ont.
J. N. MacKendrick	Galt, Ont.
James D. Allen	Galt, Ont.

Officers:

Robert Scott, President	Galt, Ont.
C. R. H. Warnock, Vice-President	Galt, Ont.
J. N. MacKendrick, Secretary-Treasurer	Galt, Ont.

Auditors:

George C. Easton	Galt, Ont.
Wm. Philip	Galt, Ont.

Unassessed premium note capital, \$227,366.00.

Securities in Treasury of Ontario, par value, \$50,000.00.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

ASSETS.

Cash value of real estate	\$30,000 00
Loans secured by mortgages	118,966 66
Debentures (\$50,000 deposited with Ontario Government) and Dominion War Loan	501,153 47
Actual cash on hand at Head Office	\$2,396 94
Cash on deposit to the Company's credit, not drawn against, in the following chartered banks:	
Merchants' Bank, agency at Galt (current account) ..	3,595 04
Merchants' Bank, agency at Galt (savings account) ..	47,264 33
	53,256 31
Cash in agents' hands	915 90
Amount of premium notes in force, after deducting all payments thereon and assessments levied	227,366 00
Amount of interest accrued	11,111 98
Amount of unearned part (50 per cent.) of premiums paid for re-insurance of cash risks in force at 31st December, 1917	8,582 71
Total assets	\$951,353 03

LIABILITIES.

Amount of supposed or reported loss	\$4,100 00
Amount of unearned premiums, being 50 per cent .of gross premiums on all cash system policies in force at 31st December, 1917	113,508 23
Total liabilities	<u>\$117,608 23</u>

RECEIPTS.

Cash balance at 31st December, 1916 (not extended)	\$14,173 16
Cash received as fixed payments of 1917	\$72,765 61
“ fixed payments for years prior to 1917	1,513 00
“ premiums on cash system	134,527 26
“ agents' balances of 1916, received in 1917	2,451 83
“ interest (including rent)	31,045 42
“ re-insurance on losses	11,790 87
“ transfer fees	204 03
“ from mortgage and debenture investments (not extended)	\$14,792 90
Total receipts	<u>\$254,298 02</u>

EXPENDITURE.

Expenses of management:

Amount paid for commission and bonus to agents	\$35,525 21
“ fuel and light	121 83
“ license fee and statutory assessment	260 77
“ fire marshal tax	392 93
“ printing, stationery and advertising	1,728 25
“ taxes (Government and Municipal)	2,350 05
“ salaries, directors' and auditors' fees	19,254 62
“ travelling expenses	827 78
“ postage, telephone, telegrams and express	1,608 48
“ investigation of claims	569 17
“ incidentals	3,332 00

Expenses of management \$65,971 09

Miscellaneous payments:

Cash paid for losses which occurred during 1917	74,653 01
“ losses which occurred prior to 1917	1,743 00
“ re-insurance premiums	21,844 85
“ rebate, abatement and returned premiums	5,909 39
“ refund to members	15,085 31
“ building account (head office)	8,499 87
“ purchase of securities (not extended)	\$36,301 25

\$193,706 52

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1917.

System.	One year or less.	Three years.	Total.
Mutual . . . . .	.....	\$5,630,158 33	\$5,630,158 33
Cash	\$5,527,957 07	19,502,837 11	25,030,794 18
Totals	\$5,527,957 07	\$25,132,995 44	\$30,660,952 51
<i>Re-insurance.</i>			
On mutual system . . . . .	.....	\$813,605 05	\$813,605 05
Cash system	\$474,550 49	1,313,280 46	1,787,830 95
Total re-insurance	\$474,550 49	\$2,126,885 51	\$2,601,436 00
Net risks carried by company 31st December, 1917	\$5,053,406 58	\$23,006,109 93	\$28,059,516 51

MOVEMENT IN RISKS.

System of Insurance.

Mutual System.	Number.	Amount.
Policies in force, 31st December, 1916	3,041	\$5,693,057 33
Policies new and renewed during 1917	1,063	2,087,266 66
Gross number during 1917	4,104	\$7,780,323 99
Less expired and cancelled in 1917	1,141	2,150,165 66
Net risks in force on mutual systems, 31st December, 1917 ..	2,963	\$5,630,158 33
<i>Cash System.</i>		
Policies in force, 31st December, 1916	13,752	\$23,168,989 22
Policies new and renewed during 1917	6,195	10,534,565 24
Gross number during 1917	19,947	\$33,703,554 46
Less expired and cancelled in 1917	5,301	8,672,760 28
Net risks in force, on cash system, 31st December, 1917 ..	14,646	\$25,030,794 18

BUSINESS TRANSACTED:

General Fire Insurance.

PREMIUM NOTES

On Policies in force 31st December, 1917.

Three year risks.

Amount of face of all premium notes held by Company and legally liable to assessment	\$369,863 00
Amount of premium notes, after deducting all payments thereon and assessments levied	227,366 00
Amount of premium notes received during the year 1917	143,144 00
Payments on premium notes of 1917, including all sums credited on said premium notes:	
Paid up to 31st December, 1917	28,628 80

PERTH MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, STRATFORD.

Commenced business 1st December, 1863.

Names and addresses of the Directors and Officers for the year 1918:

Directors:

Wm. Davidson	Stratford, Ont.
G. G. McPherson, K.C.	Stratford, Ont.
Geo. W. Hamilton	Stratford, Ont.
John Brown	Stratford, Ont.
Charles Packert	Stratford, Ont.
J. A. Robertson, M.D.	Stratford, Ont.
Thomas Trow	Stratford, Ont.
James Jones	Mitchell, Ont.
Andrew Kuhry	Stratford, Ont.

Officers:

Wm. Davidson, President	Stratford, Ont.
G. G. McPherson, K.C., Vice-President	Stratford, Ont.
Charles Packert, Manager	Stratford, Ont.
George Kay, Secretary	Stratford, Ont.

Auditors:

James Bennoch	Stratford, Ont.
Wm. Irwin	Stratford, Ont.

Deposited in the Treasury of Ontario	\$50,000 00
Unassessed premium note capital	172,421 15

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

ASSETS.

Cash value of real estate	\$11,164 30
Cash value of mortgages	116,825 00
Value of municipal debentures and Canada War Loan (\$50,000 Ontario Government deposit)	407,562 52
Cash at Head Office	\$4,841 98
Cash deposited in Royal Bank, Stratford	2,946 36
Cash deposited in Canadian Bank of Commerce, Stratford, Ont.	12,477 61
Cash deposited in Merchants' Bank, Stratford	18,401 82
	<hr/>
	38,667 77
Cash in agents' hands acknowledged by them to be due, and considered good	4,704 13
Amount of premium notes in force, after deducting all payments thereon and assessments levied	172,421 15
Amount of re-insurance on losses	1,230 00
Amount of unearned part (50 per cent.) of premium paid for re-insurance of risks on cash system in force at 31st December, 1917	7,154 64
	<hr/>
Total assets	<u>\$759,729 51</u>

LIABILITIES.

Amount of losses supposed or reported	\$5,528 00
Amount of unearned premiums, being 50 per cent. of gross premiums on all cash system policies in force 31st December, 1917	83,017 93
Total liabilities	\$88,545 93

RECEIPTS.

Cash balance at 31st December, 1916 (not extended)	\$22,488 71
Cash received as fixed payments due in 1917	\$55,873 17
“ for premiums on cash system	91,633 02
“ for interest	29,952 02
“ for re-insurance on account of losses	11,536 28
“ extra premiums and endorsement fees	626 91
“ agents' balances of 1916 received in 1917	6,691 12
“ rents	200 00
“ mortgage insurance	197 66
“ from investments (not extended)	\$44,152 32
Total receipts	\$196,710 18

EXPENDITURE.

Expenses of management:

Cash paid for commission to agents	\$28,066 39
“ law costs	28 00
“ statutory assessment and license	259 32
“ fire marshal tax	265 24
“ investigation and adjustment of claims	871 00
“ taxes (Government and Municipal)	1,409 69
“ Salaries, directors' and auditors' fees	17,577 80
“ printing, stationery and advertising	1,575 12
“ travelling expenses	608 15
“ postage, telephone, telegrams and express	1,075 22
“ fuel and light	192 44
“ exchange	206 88
“ caretaker	182 00
“ mercantile agency	50 00
“ water rates	4 14
“ building repairs	193 15
“ special grant	200 00
“ bonds (official and agents)	52 50
“ Government report fee	5 00
“ lawn attention	21 45
“ mutual underwriters	10 00
“ sundry and supplies expenses	110 49
Total expenses of management	\$52,963 98

Miscellaneous payments:

Cash paid for losses which occurred prior to 1917	1,131 18
“ losses which occurred in 1917	66,934 48
“ re-insurance	18,250 15
“ rebates	4,903 65
“ investments (not extended)	\$80,500 00

Total expenditure	\$144,183 44
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CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1917.

System.	One year or less.	Three years.	Total.
Mutual . . . . .	.....	\$11,935,020 00	\$11,935,020 00
Cash	\$3,944,266 00	15,127,209 00	19,071,475 00
Totals	\$3,944,266 00	\$27,062,229 00	\$31,006,495 00

Re-insurance.

Mutual . . . . .	.....	\$1,924,754 00	\$1,924,754 00
Cash	\$546,729 00	1,491,893 00	2,038,622 00
Totals	\$546,729 00	\$3,416,647 00	\$3,963,376 00

Net risks carried by Company, 31st December, 1917	\$3,397,537 00	\$23,645,582 00	\$27,043,119,00
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MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1916	5,175	\$11,305,516 00
Policies new and renewed during 1917	1,966	4,714,160 00
Gross number during 1917	7,141	\$16,019,676 00
Less expired and cancelled in 1917	1,931	4,084,656 00
Net risks in force on mutual system, 31st December, 1917	5,210	\$11,935,020 00

Cash System.	Number.	Amount.
Policies in force, 31st December, 1916	12,851	\$17,379,407 00
Policies new and renewed during 1917	7,752	10,267,540 00
Gross number during 1917	20,603	\$27,646,947 00
Less expired and cancelled in 1917	5,849	8,575,472 00
Net risks in force on cash system, 31st December, 1917	14,754	\$19,071,475 00

BUSINESS TRANSACTED BY COMPANY:

General Fire Insurance.

PREMIUM NOTES

On Policies in force 31st December, 1917.

Three year risks.

Amount of face of all premium notes held by Company, and legally liable to assessment	\$280,032 68
Amount of all premium notes, after deducting all payments thereon and assessments levied	172,421 15
Amount of premium notes received during the year 1917	108,077 57
Cash paid up to 31st December, 1917	21,606 84

WATERLOO MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WATERLOO.

Commenced business 7th May, 1863.

Names and addresses of the Directors and Officers for the year 1918:

Directors:

Geo. Diebel	Waterloo, Ont.
Allan Bowman	Preston, Ont.
James Livingston	Baden, Ont.
Dr. J. H. Webb	Waterloo, Ont.
Simon B. Bricker	Waterloo, Ont.
J. Howard Simpson	Guelph, Ont.
P. E. Shantz	Preston, Ont.
Richard Roschman	Waterloo, Ont.
L. W. Shuh	Waterloo, Ont.

Officers:

Geo. Diebel, President	Waterloo, Ont.
Allan Bowman, Vice-President	Preston, Ont.
Levi W. Shuh, Manager	Waterloo, Ont.

Auditors:

J. M. Scully, F.C.A.	Kitchener, Ont.
J. Scully	Kitchener, Ont.

Unassessed premium note capital, \$242,803.13.

Securities deposited in Treasury of Ontario, par value, \$50,000.00

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

ASSETS.

Cash value of real estate	\$30,000 00
“ mortgages	15,100 00
“ bonds, debentures and securities (\$50,000 Ontario Govern- ment deposit)	635,245 61
Cash on hand at head office	\$3,380 99
Cash on deposit to Company's credit, not drawn against, in the Molsons Bank, Waterloo	12,920 16
Cash on deposit, not drawn against in Bank of Commerce, Waterloo,	5,208 84
Cash on deposit, not drawn against in Bank of Toronto, Waterloo	5,203 27
	26,713 26
Cash in agents' hands acknowledged by them to be due and considered good	4,526 58
Amount of short date notes or due bills	612 31
Amount of premium notes in force after deducting all payments thereon and assessments levied	242,803 13

Amount of unearned part (50 per cent.) of premiums paid for re-insurance of risks on cash system in force at 31st December, 1917	9,517 79
Amount of accrued interest	19,578 33
Office furniture and Goad's plans (not extended)	\$5,398 88
Total assets	\$984,097 01

LIABILITIES.

Amount of unpaid losses	\$8,986 77
“ unearned premiums, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1917	137,514 88
Total liabilities	\$146,501 65

RECEIPTS.

Cash balance at 31st December, 1916 (not extended)	\$18,095 23
Cash received as fixed payments of 1917	\$78,549 05
“ premiums on cash system	138,601 84
“ agents' balances of 1916 received in 1917	10,777 03
“ rent	240 00
“ interest	47,462 64
“ re-insurance on losses	9,429 95
“ from matured investments (not extended) ..	\$34,419 79
Total receipts	\$285,060 51

EXPENDITURE.

Expenses of management:

Amount paid for commission or bonus to agents	\$32,558 35
“ law costs	72 00
“ fuel and light	630 01
“ investigation and adjustment of claims	1,011 58
“ interest	4,276 39
“ statutory assessment and license fee	367 25
“ fire marshal tax	373 80
“ taxes (Government and Municipal)	1,518 97
“ printing, stationery and advertising	3,097 89
“ salaries, directors' and auditors' fees	20,812 66
“ postage, telephone, telegrams and express	1,466 50
“ exchange	422 81
“ travelling expenses	1,304 11
“ janitor	300 00
“ repairs	1,533 47
“ insurance	133 42
“ Patriotic Fund	4,050 00
“ Underwriters' Association	1,955 26
“ other expenses	830 97

Total expenses of management	\$76,715 44
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Miscellaneous payments:

Cash paid for losses which occurred prior to 1917	11,604 42
“ losses which occurred during 1917	83,411 74
“ re-insurance	27,792 06
“ rebate, abatement and returned premiums	13,781 41
“ other	332 75
“ investments (not extended)	\$97,224 45
Total expenditure	<u>\$213,637 82</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1917.

System.	One year or less.	Three years.	Total.
Mutual . . . . .	.....	\$10,578,602 00	\$10,578,602 00
Cash	\$4,292,592 00	27,622,118 00	31,914,710 00
Total	\$4,292,592 00	\$38,200,720 00	\$42,493,312 00
<i>Re-insurance.</i>			
Mutual . . . . .	.....	\$1,915,498 00	\$1,915,498 00
Cash	\$216,891 00	1,943,870 00	2,160,761 00
Total	\$216,891 00	\$3,859,368 00	\$4,076,259 00
Net risks carried by Company, 31st December, 1917	\$4,075,701 00	\$34,341,352 00	<u>\$38,417,053 00</u>

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1916	4,411	\$10,855,483 00
Policies new and renewed during 1917	1,674	3,757,052 00
Gross number during 1917	6,085	\$14,612,535 00
Less expired and cancelled in 1917	2,032	4,033,933 00
Net risks in force on mutual system, 31st December, 1917	4,053	\$10,578,602 00
<i>Cash System.</i>		
Policies in force 31st December, 1916	25,234	\$31,041,941 00
Policies new and renewed during 1917	11,872	15,637,991 00
Gross number during 1917	37,106	\$46,679,932 00
Less expired and cancelled in 1917	11,818	14,765,222 00
Net risks in force on cash system, 31st December, 1917	25,288	<u>\$31,914,710 00</u>

PREMIUM NOTES

On Policies in force 31st December, 1917.

Three-year risks.

Amount of face of all premium notes held by the Company, and legally liable to assessment	\$401,753 05
Amount of premium notes, after deducting all payments thereon and assessments levied	242,803 13
Amount of premium notes received during the year 1917	146,759 10
Payments on premium notes of 1917 including all sums credited on said premium notes:	
Cash paid up to 31st December, 1917	29,351 82

RECAPITULATION

OF

Assets, Liabilities, Income and Expenditure

OF ALL

Cash Mutual Fire Insurance Companies having no
Joint Stock Capital

A.—CASH MUTUAL FIRE INSURANCE COMPANIES HAVING NO JOINT STOCK CAPITAL.

ASSETS FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Name of Company.	Value of real estate, less encumbrance.		Mortgages, bonds, debentures and other securities.		Interest due and accrued.		Agents' balances.		Cash at head office and bank balances.		Bills receivable, short date notes, or due bills.		Unassessed premium notes.		Re-insurance on losses.		Unearned part (50%) of premiums paid for re-insurance at 31st Dec., 1917.		All other assets.		Total.		Good's plans, office furniture, etc. (not extended).	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Economical	100,999	05	483,075	94	9,196	42	8,047	19	45,620	32	.....	.....	211,681	39	.....	.....	12,062	32	.....	.....	870,682	63	5,000	00
Gore District.....	30,000	00	620,120	13	11,111	98	915	90	53,256	31	.....	.....	227,366	00	.....	.....	8,582	71	.....	.....	951,353	03	.....	.....
Perth	11,164	30	524,387	52	.....	.....	4,704	13	38,667	77	.....	.....	172,421	15	1,230	00	7,154	64	.....	.....	759,729	51	.....	.....
Waterloo	30,000	00	650,345	61	19,578	33	4,526	58	26,713	26	612	31	242,803	13	.....	.....	9,517	79	.....	.....	984,097	01	5,398	86
Totals.....	173,163	35	2,277,929	20	39,886	73	18,193	80	164,257	66	612	31	854,271	67	1,230	00	37,317	46	.....	.....	3,565,862	18	10,398	88

The Government deposits at date of publication are as follows :—Economical, \$50,000 ; Gore District, \$50,000 ; Perth, \$50,000 ; Waterloo, \$50,000.

LIABILITIES FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Name of Company.	Losses unpaid at 31st December, 1917.		Unearned premium on cash system risks calculated at 50 per cent. of gross premiums.		All other liabilities.		Total liabilities.		Number of Policies.		Net amount of Risk.	
	\$	c.	\$	c.	\$	c.	\$	c.			\$	c.
Economical	2,208	50	89,640	75	.....	.....	91,849	25	20,374	.....	24,059,229	00
Gore District	4,100	00	113,508	23	.....	.....	117,608	23	17,609	.....	28,059,516	51
Perth	5,528	00	83,017	93	.....	.....	88,545	93	19,964	.....	27,043,119	00
Waterloo	8,986	77	137,514	88	.....	.....	146,501	65	29,341	.....	38,417,053	00
Totals.....	20,823	27	423,681	79	.....	.....	444,505	06	87,888	.....	117,618,917	51

The Government deposits at date of publication are as follows :—Economical, \$50,000 ; Gore, \$50,000 ; Perth, \$50,000 ; Waterloo, \$50,000.

A.—CASH MUTUAL FIRE INSURANCE COMPANIES HAVING NO JOINT STOCK CAPITAL.
RECEIPTS FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Name of Company.	Fixed payments of 1917.	Fixed payments or assessments of years prior to 1917.	Premiums on cash system.	Agents' balances, 1916.	Interest.	Fees, licenses and extra premiums.	For losses re-insured.	Rent.	Other sources.	Total.	Received for securities (not extended).
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Economical.....	66,002 39	.....	111,311 72	7,901 54	31,173 85	1,561 40	9,139 29	.....	.....	227,090 19	34,090 82
Gore District	72,765 61	1,513 00	134,527 26	2,451 83	31,045 42	204 03	11,790 87	.....	.....	254,298 02	14,792 90
Perth....	55,873 17	.....	91,633 02	6,691 12	29,952 02	626 91	11,536 28	200 00	197 66	196,710 18	44,152 32
Waterloo	78,549 05	.....	138,601 84	10,777 03	47,462 64	.....	9,429 95	240 00	.....	285,060 51	34,419 79
Totals	273,190 22	1,513 00	476,073 84	27,821 52	139,633 93	2,392 34	41,896 39	440 00	197 66	963,158 90	127,455 83

EXPENDITURES FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Name of Company.	Expenses of Management.							Refund to members.	Amount paid for losses.	Rebate and returned premiums.	Re-insurance.	All other payments.	Total.	Invested (not extended).
	Commission and bonus to agents.	Interest.	Costs in law.	Statutory assessment and license fees.	Salaries and general expenses account.	Total expense of management.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Economical.....	29,337 99	.....	99 46	240 06	46,180 55	75,858 06	.....	.....	60,497 44	12,646 01	20,090 29	.....	169,091 80	90,436 13
Gore District.....	35,525 21	.....	.....	260 77	30,185 11	65,971 09	15,085 31	.....	76,396 01	5,909 39	21,844 85	*8,499 87	193,706 52	36,301 25
Perth	28,066 39	.....	28 00	259 32	24,610 27	52,963 98	.....	.....	68,065 66	4,903 65	18,250 15	.....	144,183 44	80,500 00
Waterloo.....	32,558 35	4,276 39	72 00	367 25	39,441 45	76,715 44	.....	.....	95,016 16	13,781 41	27,792 06	332 75	213,637 82	97,224 45
Totals	125,487 94	4,276 39	199 46	1,127 40	140,417 38	271,508 57	15,085 31	.....	299,975 27	37,240 46	87,977 35	8,832 62	720,619 58	304,461 83

* Building Account—Head Office.

B.—Cash-Mutual Fire Companies

HAVING JOINT STOCK CAPITAL

ASSETS AND LIABILITIES: INCOME AND EXPENDITURE

**FIRE INSURANCE EXCHANGE CORPORATION.
STOCK AND MUTUAL.**

HEAD OFFICE, TORONTO.

Commenced business 3rd August, 1886.

Names and addresses of the Directors and Officers for the year 1918:

Directors:

Frank Russill	Toronto, Ont.
H. D. Eby	Toronto, Ont.
R. S. Waldie	Toronto, Ont.
J. G. Scott, K.C.....	Toronto, Ont.
Theron Gibson	Toronto, Ont.
Jos. Walmsley	Toronto, Ont.

Officers:

Frank Russill, President	Toronto, Ont.
H. D. Eby, Vice-President	Toronto, Ont.
Walmsley and Chipman, Joint Managers.....	Toronto, Ont.
Arthur Dwyer, Secretary	Toronto, Ont.

Auditors:

A. C. Neff, F.C.A.	Toronto, Ont.
Oscar Hudson, A.C.A.	Toronto, Ont.

Authorized capital stock	\$250,000 00
Subscribed	87,300 00
Paid up	43,650 00
Securities deposited in Treasury of Ontario	26,292 00
Unassessed premium note capital	6,454 12

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

ASSETS.

Call loans on municipal debentures	\$10,114 00
Municipal debentures and Canada War Loan owned (Government deposit \$15,594.28)	68,275 91
Cash at head office	\$1,706 98
Cash in Standard Bank, Toronto	10,482 72
Cash on deposit, Canada Permanent Mortgage Corporation	7,957 17
Cash on deposit in Canada Permanent Mortgage Corpora- tion (Government deposit)	\$10,000 00
	30,146 87

Amount of premium notes in force after deducting all payments thereon, and assessments levied	\$6,454 12	
Less residue of premium notes for re-insurance	388 08	
		\$6,066 04
Cash in agents' hands		4,998 47
Amount of unearned part (50 per cent.) of premiums paid for re-insurance of risks in force at 31st December, 1917		4,453 03
Amount of accrued interest		1,270 84
Goad's plans (not extended)	\$2,016 14	
Total assets		\$125,325 16
Subscribed capital stock uncalled		\$43,650 00

LIABILITIES.

Amount of losses adjusted	\$1,360 46
Amount of supposed or reported losses	4,038 29
Unearned premiums, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1917	67,410 57
Amount of all other	308 73
Total liabilities to public	\$73,118 05
Liabilities to shareholders:	
Paid up stock	\$43,650 00

RECEIPTS.

Cash balance at 31st December, 1916 (not extended)	\$24,126 63
Cash received for fixed payments, 1917	\$6,644 95
" fixed payments due in prior years	534 64
" premiums on cash system	103,359 34
" interest	4,911 61
" re-insurance on losses	9,494 19
" agents' balances of 1916 received in 1917	15,290 98
" on account of debentures and loans on debentures (not extended)	\$17,531 66
Total	\$140,235 71

EXPENDITURE.

Expenses of management:	
Cash paid for commission to agents	\$29,503 97
" investigation and adjustment of claims	2,219 55
" statutory assessment and license fee	142 71
" travelling expenses	143 80
" rent	400 00
" salaries, directors' and auditors' fees	3,425 00
" printing, stationery and advertising	386 62
" postage, telephone, telegrams and express	271 05
" taxes (Government and Municipal)	2,007 07
" other	5 00
Total expenses of management	\$38,504 77

Miscellaneous payments:

Cash paid for losses which occurred prior to 1917	\$5,838 03
“ losses which occurred during 1917	68,871 95
“ re-insurance	9,122 04
“ rebates	10,703 69
“ dividends	2,173 50
“ investments (not extended)	\$26,062 75
“ other expenditure	470 40
Total	<u>\$135,684 38</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1917.

System.	One year or less.	Three years.	Total.
Mutual	\$509,387 00	.....	\$509,387 00
Cash	7,859,556 00	\$8,218,686 00	16,078,242 00
Total	<u>\$8,368,943 00</u>	<u>\$8,218,686 00</u>	<u>\$16,587,629 00</u>

Re-insurance.

Mutual	\$68,190 00	.....	\$68,190 00
Cash	572,347 00	\$184,145 00	756,492 00
Total re-insurance	<u>\$640,537 00</u>	<u>\$184,145 00</u>	<u>\$824,682 00</u>

Net risks carried by company, 31st December, 1917	<u>\$7,728,406 00</u>	<u>\$8,034,541 00</u>	<u>\$15,762,947 00</u>
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MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1916	261	\$549,064 00
Policies new and renewed during, 1917	266	522,553 00
Gross number, 1917	527	\$1,071,617 00
Less expired and cancelled in 1917	269	562,230 00
Net risks in force on mutual system, 31st December, 1917	<u>258</u>	<u>\$509,387 00</u>

Cash System.	Number.	Amount.
Policies in force 31st December, 1916	32,917	\$13,861,225 00
Policies new and renewed during 1917	24,512	13,093,446 00
Gross number during 1917	57,429	\$26,954,671 00
Less expired and cancelled in 1917	20,763	10,876,429 00
*Net risks in force on cash system, 31st December, 1917	<u>36,666</u>	<u>\$16,078,242 00</u>

*In Ontario, \$14.646,133.00.

BUSINESS TRANSACTED:

General Fire Insurance.

PREMIUM NOTES

On Policies in force 31st December, 1917.

	One-year risks.
Amount of face of all premium notes held by the Company and legally liable to assessment	\$12,908 24
Amount of all premium notes, after deducting all payments thereon and assessments levied	6,454 12
Amount of premium notes received during the year 1917	13,181 06
Payments on the premium notes of 1917, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1917	6,644 95
	<hr/>
Amount of premium notes given by Company for re-insurance	\$776 16
Less paid thereon	388 08
	<hr/>
Residue of premium notes given by Company for re-insurance	\$388 08

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1917.

Names.	Address.	No. of shares.	Amount of subscribed stock.	Amount paid up.
			\$	\$
Allen, W. A.	Ottawa	15	900	450
Bate, H. N.	"	10	600	300
Beatty, Edith Adelia	Toronto	7	420	210
Brock, W. R.	"	50	3,000	1,500
Blain, H.	"	50	3,000	1,500
Brennan, J. C.	Ottawa	10	600	300
Darling, A., Estate	Toronto	50	3,000	1,500
Dunnett, Mrs. Jessie	"	50	3,000	1,500
Devlin, R. J.	Ottawa	15	900	450
Elliot, Catherine A., Executrix	Toronto	50	3,000	1,500
Eby, Joseph F., Estate	"	50	3,000	1,500
Elliot, W. S.	Montreal	10	600	300
Elliot, C. J.	Toronto	10	600	300
Gurney, E., Estate	"	50	3,000	1,500
Gage, W. J.	"	25	1,500	750
Garland, John, Estate	Ottawa	10	600	300
Howland, H. S., Sons & Co., Limited .	Toronto	50	3,000	1,500
Hallam, John, Estate	"	50	3,000	1,500
Hedley, James, in trust	"	25	1,500	750
Hamilton, Chester B.	"	7	420	210
Hamilton, W. A.	"	6	360	180
Hodgins, Henrietta H.	Brampton	6	360	180
Hobson, M. Martin	Toronto	50	3,000	1,500
Hobson, Mary A.	Hamilton	10	600	300
Ince, Wm., Estate	Toronto	10	600	300
Ketchum, Carrie Ella	Gananoque	7	420	210
McKinnon, S. F., Estate	Toronto	50	3,000	1,500
Macdonald, Col. W. C.	"	50	3,000	1,500
Mackay, James D.	"	25	1,500	750
National Trust Co., Limited	"	45	2,700	1,350
Neitzke, Lucy M. (Mrs.)	Germany	6	360	180
Northcote, J. G.	Toronto	20	1,200	600
Ogilvie, Sarah L.	Montreal	25	1,500	750
Olmstead, Edith H.	Hamilton	10	600	300
Rogers, E.	Toronto	50	3,000	1,500
Roaf, Francis C.	"	10	600	300
Russill, Frank	"	50	3,000	1,500
Stayner, Harriet Rose	"	35	2,100	1,050
Stayner, Winslow S.	"	25	1,500	750
Spink, J. L., Estate	"	13	780	390
Spink, Eliza F.	"	12	720	360
Scott & Walmsley, Limited	"	132	7,920	3,960
Scott, J. G., K.C.	"	50	3,000	1,500
Scott, M. E.	"	10	600	300
Toronto General Trusts Corporation (in Trust)	"	20	1,200	600
Waldie, John, Estate	"	50	3,000	1,500
Wilson, W., Estate	"	50	3,000	1,500
Wood, Wm. A.	Hamilton	10	600	300
Wood, Geo. Duncan, Estate	Winnipeg	10	600	300
Wood, Samuel Casey	Toronto	7	420	210
Wood, Louis Percival	Gananoque	7	420	210
Totals .....	.....	1,455	\$87,300	\$43,650

HAND-IN-HAND INSURANCE COMPANY, MUTUAL AND STOCK.

HEAD OFFICE, TORONTO, ONT.

Commenced business 1st July, 1873.

Names and addresses of the Directors and Officers for the year 1918:

Directors:

Jno. D. Chipman	Toronto, Ont.
Jos. Walmsley	Toronto, Ont.
Thos. Flynn	Toronto, Ont.
J. G. Scott, K.C.	Toronto, Ont.
Hugh Blain	Toronto, Ont.
G. Larratt Smith	Toronto, Ont.

Officers:

J. D. Chipman, President	Toronto, Ont.
Jos. Walmsley, Vice-President	Toronto, Ont.
Walmsley and Chipman, Joint Managers	Toronto, Ont.
F. E. Dingle, Secretary-Treasurer	Toronto, Ont.

Auditors:

A. C. Neff, F.C.A.	Toronto, Ont.
Oscar Hudson, A.C.A.	Toronto, Ont.

By Act 42 Vict., chap. 85, Ontario Statutes, 1879, power was granted to this Company to raise Capital Stock and do business on the Cash System.

Authorized Capital Stock	\$500,000 00
Subscribed Capital Stock	100,000 00
Paid up in cash	100,000 00
Securities deposited in the Treasury of Ontario	35,000 00
Unassessed premium note capital	11,486 76

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

ASSETS.

Mortgages on real estate	\$47,950 00
Municipal debentures and Canada War Loan owned (Ontario Government deposit, \$31,734.34)	114,291 05
Call loans on municipal debentures	9,389 00
Cash on hand	\$6,719 05
Cash on deposit to Company's credit in Imperial Bank, Toronto.	16,293 44
Cash Canada Permanent Mortgage Corporation	1,926 24
	<hr/>
	24,938 73
Cash in agents' hands	5,904 63
Premium notes in force after deducting all payments thereon and assessments levied	\$11,486 76
Less residue of premium notes given for re-insurance	3,285 55
	<hr/>
	8,201 21

Interest accrued	2,897 37
Amount of unearned part (50 per cent.) of premium paid for re-insurance of risks on cash system in force at 31st December, 1917	14,063 45
Goad's plans (not extended)	\$2,039 00

Total	<u>\$227,635 44</u>
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LIABILITIES.

Amount of losses adjusted	\$1,437 65
Amount of losses supposed or reported	4,538 29
Amount of unearned premiums, being 50 per cent. of gross premiums on all Cash System Policies in force at 31st December, 1917	91,354 45
All other liabilities	411 95

Total liabilities	<u>\$97,742 34</u>
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Paid up Capital Stock	<u>\$100,000 00</u>
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CASH RECEIPTS.

Cash balance at 31st December, 1916 (not extended)	\$28,432 08
Cash received as fixed payments of 1917	\$9,802 26
“ fixed payments due in prior years	808 00
“ for premiums on cash system	138,482 48
“ for interest	9,095 94
“ for plate glass insurance	7,294 72
“ agents' balances of 1916 received in 1917	16,595 31
“ for re-insurance on losses, 1916	15,404 57
“ for realization of investments during 1917 (not extended)	\$26,918 19
“ commission	3,458 91
“ on account of capital stock	50,000 00
Total	<u>\$250,942 19</u>

EXPENDITURE.

Expenses of management:

Cash paid for agents' commission {	Fire Branch	\$38,020 11	
	Plate Glass	1,785 45	
			<u>\$39,805 56</u>
“ law costs			50 00
“ statutory assessment, license fees			201 39
“ travelling expenses			165 97
“ printing, stationery and advertising {	Fire.....	\$472 93	
	Plate Glass..	130 00	
			<u>602 93</u>
“ salaries, directors' and auditors' fees			5,370 00
“ investigation and adjustment of claims			2,433 78
“ rent			500 00
“ taxes (Government and Municipal)			2,468 25
“ postage, telegrams and express, etc. {	Fire.....	\$303 79	
	Plate Glass..	73 83	
			<u>377 62</u>
“ all other			5 00
Total expenses of management			<u>\$51,980 50</u>

Miscellaneous payments:

Cash paid for fire losses which occurred during 1917	\$76,350 52
“ losses which occurred prior to 1917	5,918 05
“ plate glass losses, 1917	2,045 43
“ re-insurance	28,780 55
“ rebate, abatement and returned premiums:	
Fire	\$14,656 61
Plate Glass	802 60
	<hr/>
	15,459 21
“ dividends	55,000 00
“ subscriptions to relief fund	132 00
“ investments (not extended)	\$45,349 07
“ Goad's plans	338 40
	<hr/>
Total expenditure	<u>\$236,004 66</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1917.

System.	One year or less.	Three years.	Total.
Mutual	\$873,333 00	.....	\$873,333 00
Cash	10,495,329 00	\$11,010,257 00	\$21,505,586 00
	<hr/>	<hr/>	<hr/>
Totals	\$11,368,662 00	\$11,010,257 00	\$22,378,919 00
<i>Re-insurance.</i>			
Mutual	\$321,763 00	.....	\$321,763 00
Cash	1,915,553 00	\$638,445 00	\$2,553,998 00
	<hr/>	<hr/>	<hr/>
Totals	\$2,237,316 00	\$638,445 00	\$2,875,761 00
Net risks carried by Company, 31st December, 1917			
	\$9,131,346 00	\$10,371,812 00	<u>\$19,503,158 00</u>

MOVEMENT IN RISKS.

Fire Risks—Mutual System.		Number.	Amount.
Policies in force 31st December, 1916		302	\$908,160 00
Policies new and renewed during 1917		304	892,333 00
		<hr/>	<hr/>
Gross number during 1917		606	\$1,800,493 00
Less expired and cancelled in 1917		309	927,160 00
		<hr/>	<hr/>
Net risks in force on mutual system, 31st December, 1917		297	<u>\$873,333 00</u>
Fire Risks—Cash System.		Number.	Amount.
Policies in force December, 1916		37,724	\$19,461,331 00
Policies new and renewed during 1917		25,971	16,813,674 00
		<hr/>	<hr/>
Gross number, 1917		63,695	\$36,275,005 00
Less expired and cancelled in 1917		22,173	14,769,419 00
		<hr/>	<hr/>
*Net risks in force on cash system, 31st December, 1917		41,522	<u>\$21,505,586 00</u>

Plate Glass Risks.	Number.	Amount.
Policies in force 31st December, 1916	743	\$72,297 12
Policies new and renewed during 1917	412	43,768 32
Gross number during 1917	1,155	\$116,065 44
Less expired and cancelled in 1917	491	42,816 42
Net risks in force 31st December, 1917	664	\$73,249 02

BUSINESS TRANSACTED:

General Fire, Plate Glass and Inland Marine Insurance.

PREMIUM NOTES

On Policies in force 31st December, 1917.

	One-year risks.
Amount of face of all premium notes held by the Company, and legally liable to assessment	\$22,973 52
Amount of all premium notes, after deducting all payments thereon and assessments levied	11,486 76
Amount of premium notes received during the year 1917	23,486 02
Payments on the premium notes of 1917, including all sums credited on said premium notes, viz.: Cash paid up to 31st December, 1917	9,802 26

B.—Re-insurance.

Amount of premium notes given by Company for re-insurance	6,571 10
Less payments thereon	3,285 55
Residue on premium notes given for re-insurance	\$3,285 55

*Ontario risks, \$20,073,477.

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1917.

Name.	Residence.	No. of shares.	Amount subscribed.	Amount paid up in cash.
			\$	\$
Atkinson, D. A.....	Toronto.....	20	2,000	2,000
Blain, Hugh.....	".....	10	1,000	1,000
Chipman, John D.	".....	26	2,600	2,600
Cornell University.....	Ithica, N.Y.....	50	5,000	5,000
Davies, Wm.....	Toronto.....	50	5,000	5,000
Dingle, F. E.....	".....	130	13,000	13,000
Doyle, Mrs. Annie. L.....	New York.....	2	200	200
Edmand, Frank.....	Toronto.....	20	2,000	2,000
Flynn, Thos.....	".....	50	5,000	5,000
Fortner, C. H. C.....	".....	30	3,000	3,000
Herriman, Helen Gertrude.....	New York.....	3	300	300
MacLennan, Hon. James, Estate....	Toronto,	50	5,000	5,000
Northcote, I. G.....	".....	22	2,200	2,200
National Trust Co., Ltd., in trust ..	".....	22	2,200	2,200
Smith, Goldwin Larratt.....	".....	60	6,000	6,000
Smith, A. L., Ex. late C. R. Smith..	London.....	10	1,000	1,000
Strathcona and Mount Royal, Lord, Estate	Montreal.....	50	5,000	5,000
Scott, J. G., K.C.....	Toronto.....	50	5,000	5,000
Scott, James.....	".....	25	2,500	2,500
Scott, Robert F.....	".....	25	2,500	2,500
Scott, R. F. and Bull, B. E., in trust for Elizabeth Bull.....	".....	25	2,500	2,500
Scott R. F. and J., in trust for Catharine Scott.....	".....	25	2,500	2,500
Scott & Walmsley, Limited	".....	100	10,000	10,000
Smith, Rev. Lennox Ingal.....	Ottawa.....	50	5,000	5,000
Strange, Catherine.....	Toronto.....	3	300	300
Strange, Chas. Orlando.....	".....	16	1,600	1,600
Smith, Ellen.....	".....	3	300	300
Russill, Frank.....	".....	16	1,600	1,600
Toronto Gen. Trusts Corp., in trust	".....	22	2,200	2,200
Walmsley, Jos.....	".....	35	3,500	3,500
Total.....	.....	1,000	100,000	100,000

MILLERS' AND MANUFACTURERS' INSURANCE COMPANY, MUTUAL AND STOCK.

HEAD OFFICE, TORONTO, ONTARIO.

Commenced business 1st September, 1885.

Names and addresses of the Directors and Officers for the year 1918:

Directors.

Lincoln Goldie	Guelph, Ont.
C. B. Watts	Toronto, Ont.
Jno. Macdonald	Toronto, Ont.
R. O. McCulloch	Galt, Ont.
R. Northcote	Toronto, Ont.
Geo. E. Goldie	Ayr, Ont.
Geo. Pattinson	Preston, Ont.
J. D. Chipman	Toronto, Ont.
Geo. D. Forbes	Hespeler, Ont.

Officers.

Lincoln Goldie, President	Guelph, Ont.
C. B. Watts, Vice-President	Toronto, Ont.
Walmsley & Chipman, Joint Managers	Toronto, Ont.
C. H. C. Fortner, Secretary-Treasurer	Toronto, Ont.

Auditors.

A. C. Neff, F.C.A.	Toronto, Ont.
Oscar Hudson, A.C.A.	Toronto, Ont.

Authorized capital stock	\$500,000 00
Subscribed capital stock	125,000 00
Paid up in cash	25,000 00
Capital stock uncalled	100,000 00
Securities deposited at Provincial Treasury	30,480 57
Unassessed premium note capital	25,101 04

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

ASSETS.

Mortgages	\$30,925 00
Call loans on municipal debentures	9,080 00
Municipal debentures owned (Government deposit, \$27,526.58)	97,185 45
Cash on hand at Head Office	\$1,161 23
Cash on deposit in Royal Bank, Toronto	18,996 35
Cash on deposit in Canada Permanent Mortgage Corporation	1,571 92
	21,729 50
Cash in agents' hands	4,715 09
Amount unpaid of fixed payments of 1917	288 50
Amount of premium notes in force after deducting all pay- ments and assessments levied	\$25,101 04
Less residue of premium notes given for re-insurance	5,894 22
	19,206 82

Amount of unearned part (50 per cent.) of premium paid for re-insurance of risks in force at 31st December, 1917	\$7,533 70
Interest accrued and all other assets	3,912 34
Office furniture and Goad's plans (not extended)	\$2,968 64
 Total assets	 \$194,576 40
 Capital stock uncalled	 \$100,000 00

LIABILITIES.

Unearned premiums, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1917	\$70,853 37
Due to other Insurance Companies	1,618 94
Dominion War Tax accrued	326 25
Amount of losses supposed or reported	1,488 29
" adjusted	5,404 71
" resisted	3,500 00
 Total liabilities to public	 \$83,191 56
 Paid up capital stock	 \$25,000 00

CASH RECEIPTS.

Cash balance, 31st December, 1916 (not extended)	\$16,900 04
Cash received as fixed payments of 1917	\$23,337 95
" fixed payments of prior years	523 46
" premium on cash system	126,698 11
" interest	7,757 00
" re-insurance on losses	33,995 04
" fire equipment	53 90
" investment (not extended)	\$21,793 43
 Total	 \$192,365 46

EXPENDITURE.

Expenses of management:	
Cash paid for commissions or allowances to agents on cash collections.	\$27,086 63
" investigation and adjustment of claims	1,056 28
" statutory assessment, license fees	158 08
" travelling expenses	181 67
" taxes (Government and municipal)	1,957 61
" salaries, directors' and auditors' fees	8,902 96
" printing, stationery and advertising	242 91
" postage, telephones, telegrams and express	536 79
" rent	500 00
 Total expenses of management	 \$40,622 93

Miscellaneous payments:

Cash paid for losses which occurred prior to 1917	20,136 33
“ losses which occurred during 1917	77,893 48
“ rebate	11,240 71
“ re-insurance	28,771 14
“ dividends to shareholders and mutual policyholders	3,147 56
“ fire equipment	50 80
“ Goad's plans	463 40
“ Patriotic and Red Cross Fund	180 00
“ sundries	678 28
“ investments (not extended)	\$26,144 80

Total expenditure \$183,184 63

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1917.

System.	One year or less.	Three years.	Total.
Mutual	\$1,770,811 00	.....	\$1,770,811 00
Cash	8,956,971 00	\$8,196,486 00	17,153,457 00
Totals	\$10,727,782 00	\$8,196,486 00	\$18,924,268 00

Re-insurance.

Mutual	\$978,651 00	.....	\$978,651 00
Cash	1,314,129 00	\$90,200 00	1,404,329 00
Totals	\$2,292,780 00	\$90,200 00	\$2,382,980 00

Net amount in risk, 31st December, 1917 \$8,435,002 00 \$8,106,286 00 \$16,541,288 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1916	359	\$2,099,292 00
Policies new and renewed during 1917	350	1,863,477 00
Gross number during 1917	709	\$3,962,769 00
Less expired and cancelled in 1917	376	2,191,958 00
Net risks in force on mutual system, 31st December, 1917	333	\$1,770,811 00

Cash System.	Number.	Amount.
Policies in force 31st December, 1916	31,088	\$14,191,731 00
Policies taken during 1917 on cash system	22,968	13,176,470 00
Gross number and amount during 1917	54,056	\$27,368,201 00
Less expired and cancelled in 1917	13,152	10,214,744 00
*Net risks in force on cash system 31st December, 1917	40,904	\$17,153,457 00

BUSINESS TRANSACTED:

General Fire Insurance.

PREMIUM NOTES

On Policies in force 31st December, 1917.

	One-year risks.
Amount of face of all premium notes held by the Company, and legally liable to assessment	\$50,202 08
Amount of all premium notes, after deducting all payments thereon and assessments levied	25,101 04
Amount of premium notes received during the year 1917	52,269 50
Payments on the premium notes of 1917, including all sums credited on said premium notes:	
Cash paid up on 31st December, 1917	23,337 95

B.—Re-insurance.

Amount of premium notes given by Company for re-insurance	\$12,198 44
Less payment made thereon and cancellation	6,304 22
Residue of premium notes given for re-insurance	\$5,894 22

*In Ontario, \$15,721,348.00.

CALLS ON CAPITAL STOCK.

Number of calls made, 2. Respective dates, 1st September, 1885, and 1st June, 1891.
Rates, 10 per cent. and 10 per cent.

LIST OF SHAREHOLDERS.

Name.	Address.	No. of Shares.	Amount of Stock held.	Amount paid, being 20 per cent. of amount of shares held 31st December, 1917.
			\$	\$
Baird, A. H.....	Paris.....	10	1,000	200
Barber, John R.....	Georgetown.....	20	2,000	400
Chipman, John D.....	Toronto.....	29	2,900	580
Dingle, F. E.....	Toronto.....	60	6,000	1,200
Dryden, Mrs. Jennie.....	Guelph.....	50	5,000	1,000
Elliott, W. R., Estate.....	Toronto.....	10	1,000	200
Forbes, Geo. D.....	Hespeler.....	10	1,000	200
Fortner, C. H. C.....	Toronto.....	23	2,300	460
Gillies, George, Estate.....	Toronto.....	25	2,500	500
Goldie, D., Estate.....	Ayr.....	20	2,000	400
Goldie, G. E.....	Ayr.....	29	2,900	580
Goldie, Jno.....	Guelph.....	30	3,000	600
Goldie, Jas. O.....	Guelph.....	15	1,500	300
Goldie, L., in trust.....	Guelph.....	5	500	100
Goldie, Lincoln.....	Guelph.....	54	5,400	1,080
Goldie & McCulloch Co., Limited ..	Galt.....	60	6,000	1,200
Hillborn, A. W.....	Galt.....	10	1,000	200
Innes, W. P.....	Simcoe.....	30	3,000	600
Karn, Morris Piano & Organ Co., Ltd	Woodstock.....	20	2,000	400
King Bros.....	Whitby.....	15	1,500	300
Lambert, Annie F.....	Toronto.....	10	1,000	200
McLaughlin, M.....	Toronto.....	25	2,500	500
MacDonald, John.....	Toronto.....	10	1,000	200
McNally, E. C.....	Niagara Falls.....	10	1,000	200
Neilson, R.....	Montreal.....	25	2,500	500
Noble, Robert, Estate.....	Norval.....	30	3,000	600
Noxon Co., Limited.....	Ingersoll.....	30	3,000	600
Northcote, R.....	Toronto.....	10	1,000	200
Pattinson, George.....	Preston.....	50	5,000	1,000
National Trust Co. for Mrs. G. A. Pemberton.....	Toronto.....	16	1,600	320
Riordon, Chas.....	Montreal.....	50	5,000	1,000
Stewart, Robert.....	Guelph.....	10	1,000	200
Smith, R. H., Estate.....	St. Catharines.....	10	1,000	200
Spink, J. L., Estate.....	Toronto.....	30	3,000	600
Spink, Mrs. Eliza, Estate of.....	Toronto.....	30	3,000	600
Scott & Walmsley, Ltd.....	Toronto.....	75	7,500	1,500
Sutton, Wm.....	Simcoe.....	10	1,000	200
Seagram, Jos. E.....	Waterloo.....	30	3,000	600
Taylor & Bates.....	St. Catharines.....	10	1,000	200
Toronto General Trusts Co. (In Trust for Mrs. H. S. Bacques)...	.....	15	1,500	300
Whitelaw, Chas.....	Paris.....	10	1,000	200
Whitelaw, R.....	Woodstock.....	10	1,000	200
Wilson, Wm., Estate.....	Toronto.....	50	5,000	1,000
Walmsey, Joseph.....	Toronto.....	25	2,500	500
Watts, Alfred.....	Brantford.....	25	2,500	500
Watts, Charles B.....	Toronto.....	94	9,400	1,880
Watts, Charles B., in trust.....	Toronto.....	25	2,500	500
Totals.....	.....	1,250	\$125,000	\$25,000

MONARCH FIRE INSURANCE COMPANY, CASH MUTUAL AND STOCK.

HEAD OFFICE, TORONTO.

Commenced business, June 1st, 1903.

Names and addresses of the Directors and Officers for the year 1918:

Directors:

D. Hibner	Kitchener, Ont.
W. R. Tudhope	Toronto, Ont.
Hon. Thos. Crawford	Toronto, Ont.
Alfred Taylor	Galt, Ont.
Wm. Kennedy	London, Ont.
W. Vandusen	Toronto, Ont.
John E. Thorne	London, Ont.
C. J. Adams	London, Ont.
A. M. Aletter	Toronto, Ont.
J. O. McCarthy	Toronto, Ont.
Fred. Taylor	Hamilton, Ont.
T. B. Harvey	Merlin, Ont.

Officers:

D. Hibner, President	Kitchener, Ont.
W. R. Tudhope, Vice-President	Toronto, Ont.
A. M. Aletter, Secretary and Manager	Toronto, Ont.

Auditors:

A. E. Ferté	London, Ont.
J. F. Kern	London, Ont.

Authorized capital stock	\$500,000 00
Subscribed capital stock	87,300 00
Called up capital stock	87,300 00
Paid up calls	73,992 50
Paid up in advance of calls	69 84
Unpaid on calls	13,237 66
Unassessed premium note capital	5,464 18
Securities deposited at Provincial Treasury	33,000 00

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

ASSETS.

Amount of debentures (Ontario Government deposit)	\$32,940 00
Amount of actual cash at head office	\$1,363 29
Amount in Bank of Nova Scotia, Toronto	14,453 22
	15,816 51
Amount of cash in agents' hands	5,661 81
Amount of notes or bills less than one year overdue	13,384 97
Amount of notes or bills one year or more overdue (not extended) \$390.00	

Amount of premium notes after deducting all payments thereon and assessments levied	5,464 18
Amount of unearned part (50 per cent.) of premiums paid for re-insurance of risks on the cash system in force 31st December, 1917	5,738 88
Amount of called but unpaid capital stock	13,237 66
Amount due for commissions and all other	623 43
Amount of office furniture, Goad's plans, etc. (not extended) ..	\$2,404 71
Total assets	<u>\$92,876 44</u>

LIABILITIES.

Amount of losses adjusted	\$2,112 89
Amount of losses supposed or reported	583 36
Unearned premiums, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1917	31,427 02
Amount due for re-insurance premiums	1,121 18
Amount due to sundry agents, unpaid cancellations	369 44
Total liabilities	<u>\$35,613 89</u>

Paid up on capital stock, including \$13,237.66 unpaid on calls at 31st December, 1917	\$87,300 00
Reserve Fund (10 Edw. VII, c. 158)	<u>\$17,828 90</u>

RECEIPTS.

Cash balance at 31st December, 1916	\$4,728 58
Cash received for transfer fees	\$3 00
“ fixed payments due in 1917	1,060 57
“ fixed payments in prior years	53 89
“ premiums on cash system	51,054 58
“ interest	1,842 10
“ re-insurance on losses	11,238 95
“ calls on capital stock	16,722 34
“ Bills receivable	691 48
“ from investments (not extended)	\$3,740 00
Total receipts	<u>\$82,666 91</u>

EXPENDITURE.

Expenses of management:	
Cash paid for agents' commission and bonus	\$12,852 79
“ investigation and adjustment of claims	774 83
“ law costs	9 75
“ interest	184 36
“ statutory assessment and license fees	68 60
“ travelling expenses	171 87
“ taxes (Government and Municipal)	1,028 11
“ rent	1,198 80
“ salaries, directors' and auditors' fees	2,969 98
“ printing, stationery and advertising	887 57
“ postage, telephone, telegrams and express	605 78
“ all other expenses	113 38
Total expenses of management	<u>\$20,865 82</u>

Miscellaneous payments:

Cash paid for losses which occurred prior to 1917	12,467 30
“ losses which occurred during 1917	26,364 78
“ re-insurance	6,783 94
“ rebates and return premiums	8,136 30
“ outstanding accounts	700 84

Total expenditure	<u>\$75,318 98</u>
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CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1917.

System.	One year or less.	Three years.	Total.
Mutual	\$122,230 00	\$62,590 00	\$184,820 00
Cash	1,975,390 33	5,917,748 95	7,893,139 28
Totals	<u>\$2,097,620 33</u>	<u>\$5,980,338 95</u>	<u>\$8,077,959 28</u>

Re-insurance.

Mutual	\$24,573,00	\$17,249 00	\$41,822 00
Cash	496,711 00	788,586 00	1,285,297 00
Total Re-insurance	<u>\$521,284 00</u>	<u>\$805,835 00</u>	<u>\$1,327,119 00</u>

Net risks carried by Company, 31st

December, 1917	<u>\$1,576,336 33</u>	<u>\$5,174,503 95</u>	<u>\$6,750,840 28</u>
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MOVEMENT IN RISKS.

System of Insurance.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1916	162	\$241,180 00
Policies new and renewed during 1917	123	200,970 00
Gross number during 1917	285	\$442,150 00
Less expired and cancelled in 1917	173	257,330 00
Net risks in force on mutual system, 31st December, 1916	<u>112</u>	<u>\$184,820 00</u>

Cash System.	Number.	Amount.
Policies in force 31st December, 1916	9,472	\$8,743,547 39
Policies new and renewed during 1917	4,631	4,663,718 83
Gross number during 1917	14,103	\$13,407,266 22
Less expired and cancelled in 1917	5,633	5,514,126 94
Net risks in force on cash system, 31st December, 1917	<u>8,470</u>	<u>\$7,893,139 28</u>

BUSINESS TRANSACTED:

General Fire Insurance.

PREMIUM NOTES

On Policies in force 31st December, 1917.

	Three-year risks.
Amount of face of all premium notes held by the Company and legally liable to assessment	\$8,575 36
Amount of premium notes, after deducting all payments thereon and assessments levied	5,464 18
Amount of premium notes received during the year 1917	3,072 45

CALLS ON CAPITAL STOCK.

Number of calls, four. Respective dates: At date of subscription, 15th November, 1908, and December 1st, 1912, of 10 per cent., respectively; July 24th, 1914, 20 per cent.; February 14th, 1917, 50 per cent.

LIST OF SHAREHOLDERS.

Name.	Address.	No. of shares.	Amount held.	Amount paid.
			\$	\$ c.
Adams, C. J.	London.....	60	3,000	3,000 00
Agar, Rev. G.	Toronto.....	10	500	500 00
Aikenhead, Albert	London.....	10	500	500 00
Aletter, A. M.	Toronto	20	1,000	1,000 00
Alton, Ellen	Lucknow.....	10	500	500 00
Bock, H. P.	London.....	10	500	275 00
Bryan, Thomas	London.....	95	4,750	4,750 00
Black, Mac. M.	Springfield.....	1	50	50 00
Baker, Thomas	London.....	7	350	350 00
Bucknell, B. A.	Ingersoll.....	10	500	450 00
Bryan, J. H.	Chicago.....	25	1,250	250 00
Burkholder, Est. Jacob	Stouffville.....	2	100	100 00
Bentley, Chas. L.	Tillsonburg.....	3	150	150 00
Brown, Mrs. A. G.	Brantford.....	5	250	75 00
Carlyle, David	Toronto.....	2	100	100 00
Cooney, John, Estate	Brampton.....	1	50	25 00
Cornell, Dr. E. P.	Kitchener.....	1	50	50 00
Chapman, Charles B.	London.....	5	250	250 00
Cody, Benjamin	Ingersoll.....	10	500	500 00
Crawford, Hon. Thos.	Toronto.....	20	1,000	1,000 00
Crofts, W. T.	Dawn Mills	1	50	50 00
Corbett, E. C.	Verschoyle.....	2	100	100 00
Conn, Thomas	St. Mary's.....	3	150	150 00
Currie, Agnes	Ingersoll.....	7	350	350 00
Dyer, John J.	London.....	15	750	750 00
Dawson, D. W.	London.....	15	750	750 00
Dupee, Reuben	Sarnia.....	10	500	500 00
Dewar, A. A.	Petrolea.....	20	1,000	1,000 00
Donald, George	Petrolea.....	10	500	500 00
Dupee, Reuben, in trust for R. Delmar	Copleston.....	5	250	250 00
Downing, John	Beachville.....	10	500	500 00
Ego, Dr. Angus	Markdale.....	4	200	200 00
Evans, David and F. L. E.	Strathroy.....	10	500	500 00
Ferté, A. E.	London.....	10	500	212 50
Fleming, Ethel Maud	Burgessville.....	1	50	50 00
Furse, George	Kintore.....	10	500	500 00
Gibb, Otto W.	Hamilton.....	10	500	500 00
Harvey, T. B.	Merlin.....	20	1,000	1,000 00
Henry, Mrs. Jessie	Paris, Ont.....	1	50	50 00
Hole, B. V.	Calgary.....	60	3,000	600 00
Hyndman, H. K.	Exeter.....	8	400	400 00
Houghton, Tom	Parkhill	1	50	25 00
Hunt, C. B.	London.....	2	100	100 00
Hunt, F. C.	London.....	2	100	100 00
Heal, C. P.	London.....	5	250	50 00
Hartley, David	Kelowna, B. C.....	10	500	125 00
Hookaway, Nettie S.	Science Hill	5	250	100 00
Heughan, Susan	London.....	8	400	400 00
Hibner, D.	Kitchener.....	65	3,250	3,250 00
Kennedy, Wm.	London.....	50	2,500	2,500 00
Kirkpatrick, Russell T.	Petrolea.....	20	1,000	1,000 00
Kirkpatrick, R. T., in trust for Gertrude E.	Petrolea.....	7	350	350 00
Kern, J. F.	London.....	4	200	180 00
Lawrence, Mary A.	Toronto.....	40	2,000	1,000 00
Levitt, Elizabeth	Forest.....	2	100	100 00
Lainchbury, Albert	Dereham Centre....	10	500	500 00
Leach, Lorenzo	Eden.....	20	1,000	1,000 00
Macbeth, Herbert	Toronto.....	1	50	50 00
Morgan, John, Estate	Kerrwood.....	10	500	500 00
McBride, H. C.	London.....	52	2,600	520 00
McLachlan, J. B.	Toronto.....	2	100	100 00
McCarthy, J. O.	Toronto.....	20	1,000	1,000 00

LIST OF SHAREHOLDERS.—*Concluded.*

Name.	Address.	No. of shares.	Amount held.	Amount paid.
			\$	\$ c.
McMahan, A. T., Estate of	London	5	250	250 00
McLachlan, Margaret	Watford	20	1,000	500 00
McMillan, John	Sykeston	40	2,000	2,000 00
McWhirter, Julia R.	Beachville	5	250	125 00
MacCallum, E. C. D.	Kingston	5	250	250 00
Marshall, H. A.	Tillsonburg	2	100	100 00
Minshall, Henry	Brownsville	3	150	150 00
McAsh, T. J.	Varna	3	150	75 00
Mevins, H.	Buffalo, N.Y.	3	150	150 00
McLean, Dr. P. D.	Woodbridge	3	150	150 00
Marshall, Geo. W.	Straffordville	3	150	135 00
Mennie, Alex.	Vancouver, B.C.	5	250	250 00
Morgan, Judge E.	Toronto	24	1,200	700 00
Nicholls, Chas. W.	London	20	1,000	700 00
Oliver, Frederick	London	4	200	30 00
Pocock, Philip	London	1	50	15 00
Puddicombe, R. W.	London	10	500	500 00
Paynter, John	Ealing P.O.	20	1,000	1,000 00
Paul, J. D.	Mandamin	10	500	250 00
Paynter, W. J.	London	1	50	25 00
Petty, Geo., Estate	Hensall	2	100	100 00
Renfrew, W. C.	Okanagan Mis'n, B.C.	3	150	150 00
Robinson, Alf.	London	1	50	15 00
Robson, William W.	Vernon, B.C.	4	200	60 00
Robson, T. E.	London	70	3,500	1,750 00
Ramsay, Henry	Wanstead	10	500	500 00
Scarrow, Wm.	London	1	50	50 00
Schneider, Adam	Mitchell	2	100	100 00
Stevens, Ruben, Est.	Toronto Gen. Trusts Corp.	9	450	450 00
Standbury, J. G.	Exeter	5	250	250 00
Stone, S. Geo.	Sault Ste. Marie	10	500	250 00
Sutherland, W. A.	Ingersoll	3	150	150 00
Smith, John R.	Wyoming	10	500	250 00
Sandham, T. A.	Tillsonburg	6	300	300 00
Sandham, Della May	Tillsonburg	6	300	300 00
Sandham, A. O.	Tillsonburg	2	100	100 00
Stutt, Richard	Forest	2	100	100 00
Swanson, Janet	St. Mary's	2	100	100 00
Taylor, Wm.	London	20	1,000	1,000 00
Taylor, Alfred	Galt	20	1,000	1,000 00
Tanton, A. E.	London	5	250	250 00
Taylor, Fred.	Hamilton	20	1,000	1,000 00
Torrance, James	Stratford	3	150	150 00
Truemen, Elizabeth	Stouffville	1	50	50 00
Threapleton, M., in trust	Toronto	6	300	300 00
Thorne, John E.	London	50	2,500	2,000 00
Tierney, Jas. B.	Blyth	10	500	500 00
Thornton, Edwin	Ingersoll	7	350	350 00
Tambling, Geo.	London	10	500	500 00
Tudhope, W. R.	Toronto	20	1,000	1,000 00
Tudhope-Aletter, Limited	Toronto	288	14,400	14,400 00
Vandusen, W.	Toronto	20	1,000	1,000 00
Vandusen, Wm. E.	Toronto	1	50	50 00
White, John	Watford	1	50	50 00
White, James	Woodstock	10	500	500 00
Walch, Lawrence A.	Winnipeg	10	500	125 00
White, Wm. J.	Petrolia	10	500	500 00
Wallace, Henry	South Middleton	5	250	250 00
Whitley, Alice S.	Gorrie	5	250	250 00
Webster, Geo. B.	St. Mary's	2	100	100 00
Webster, Catharine A.	St. Mary's	1	50	50 00
White, Joseph	St. Mary's	1	50	50 00
Westcott, J. T.	Hamilton	10	500	500 00
Totals		1,746	\$87,300	\$73,992 50

*THE WELLINGTON FIRE INSURANCE COMPANY, MUTUAL AND STOCK.

HEAD OFFICE, GUELPH.

Commenced business September, 1840.

Names and addresses of the Directors and Officers for the year 1918:

Directors:

Geo. Sleeman	Guelph, Ont.
H. Murton	Guelph, Ont.
Roswald Goldie	Guelph, Ont.
John Kennedy	Guelph, Ont.
G. B. Ryan	Guelph, Ont.
J. R. Wissler	Salem, Ont.
H. P. Moore	Acton, Ont.
W. E. Buckingham	Guelph, Ont.
John Davidson	Guelph, Ont.

Officers:

Geo. Sleeman, President	Guelph, Ont.
H. Murton, Vice-President	Guelph, Ont.
John Davidson, Secretary-Treasurer	Guelph, Ont.

Auditors:

A. C. Neff & Co.	Toronto, Ont.
T. J. Moore	Guelph, Ont.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Authorized capital stock	\$150,000 00
Subscribed capital stock	124,500 00
Paid up capital stock	42,450 00
Unassessed premium note capital	23,751 70
Deposited in the Provincial Treasury	21,000 00

ASSETS.

Debentures (\$21,000.00 Ontario Government deposit) and Canada War Loan	\$67,998 11
Cash on hand at head office	\$886 69
Cash in Royal Bank, Guelph	13,974 92
	14,861 61
Cash in agents' hands, acknowledged by them to be due, and considered good	2,610 19
Amount unpaid on fixed payments of 1917	60 22
“ of premium notes in force after deducting all payments thereon and assessments levied	23,751 70

*Name changed to The Wellington Fire Insurance Company, Mutual and Stock, by Order-in-Council, 7th June, 1918.

Amount unearned part (50 per cent.) of premiums paid for re-insurance of risks in force at 31st December, 1917	\$1,414 11
“ of re-insurance on losses	1,250 00
“ of accrued interest	639 87
“ office furniture, Goad's plans, etc. (not extended) ..	\$2,400 00

Total assets	\$112,585 81
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Subscribed capital stock uncalled	\$80,925 00
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LIABILITIES.

Amount of losses adjusted	\$666 20
“ resisted	3,510 00
“ supposed or reported	760 00
Amount of unearned premiums, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1917	45,461 69
Dominion Government War Tax provision	283 51

Liabilities to the public	\$50,681 40
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Paid up capital stock	\$42,450 00
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RECEIPTS.

Cash balance at 31st December, 1916 (not extended)	\$6,906 07
Cash received for fixed payments of 1917	\$7,776 30
“ fixed payments of prior years	134 15
“ interest	3,462 29
“ premiums on cash system	68,289 49
“ agents' balances, 1916, received in 1917	2,923 25
“ re-insurance on losses	3,529 33
“ extra premiums and fees	545 68
“ salvage	209 70
“ from investments (not extended)	\$14,000 00

Total receipts	\$86,870 19
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EXPENDITURE.

Expenses of management:

Amount paid for commission or bonus to agents	\$14,449 22
“ fuel and light	147 59
“ investigation or adjustment of claims	612 51
“ statutory assessment and license fees	97 58
“ fire marshal tax	112 68
“ printing, stationery and advertising	706 40
“ rent	383 34
“ taxes (Government and Municipal)	1,533 17
“ salaries, directors' and auditors' fees	7,191 80
“ travelling expenses	980 00
“ postage, telegrams and express	796 32
“ premiums on agents' bonds	175 00
“ insurance on office furniture	25 00
“ mercantile agency	50 00
“ interest	250 68
“ salvage paid re-insuring company	100 00
“ other expense	5 00

Total expenses of management	\$27,616 29
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Miscellaneous payments:

Cash paid for losses which occurred prior to 1917	7,197 01
“ losses which occurred during 1917	35,536 49
“ re-insurance	2,828 22
“ rebate	4,897 44
“ Goad's plans	178 16
“ investments (not extended)	\$14,661 04
Total expenditure	<u>\$78,253 61</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1917.

System.	One year or less.	Three years.	Total.
Mutual .....	.....	\$626,220 00	\$626,220 00
Cash	\$3,931,861 00	4,880,436 00	8,812,297 00
Total	<u>\$3,931,861 00</u>	<u>\$5,506,656 00</u>	<u>\$9,438,517 00</u>

Re-insurance.

On mutual system .....	.....	\$57,808 00	\$57,808 00
On cash system	\$135,890 00	52,275 00	188,165 00
Total re-insurance	<u>\$135,890 00</u>	<u>\$110,083 00</u>	<u>\$245,973 00</u>
Net risks at 31st December, 1917	<u>\$3,795,971 00</u>	<u>\$5,396,573 00</u>	<u>\$9,192,544 00</u>

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1916	480	\$631,390 00
Policies new and renewed during 1917	176	242,430 00
Gross number during 1917	656	\$873,820 00
Less expired and cancelled in 1917	182	247,600 00
Net risks in force on mutual system 31st December, 1917	<u>474</u>	<u>\$626,220 00</u>

Cash System.	Number.	Amount.
Policies in force 31st December, 1916	7,724	\$8,253,202 00
Policies new and renewed during 1917	3,404	3,716,272 00
Gross number during 1917	11,128	\$11,969,474 00
Less expired and cancelled in 1917	2,788	3,157,177 00
*Net risks in force on cash system 31st December, 1917	<u>8,340</u>	<u>\$8,812,297 00</u>

*Ontario risks.

BUSINESS TRANSACTED BY COMPANY:

General Fire Insurance.

PREMIUM NOTES

On Policies in force 31st December, 1917.

	Three-year risks.
Amount of face of all premium notes held by the Company, and legally liable to assessment	\$38,692 31
Amount of all premium notes, after deducting all payments thereon and assessments levied	23,751 70
Amount of premium notes received during the year 1917	14,995 72
Payments of premium notes of 1917, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1917	2,910 56

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1917.

Name.	Address.	No. of shares subscribed	Amount subscribed.	Amount paid up.
			\$	\$
Alexander, A. W.....	Guelph	5	500	175
Burr, Emma C., Estate of	Guelph	30	3,000	1,050
Burr, Myron W.....	Guelph	25	2,500	875
Bruce, Geo. R., Estate of.....	Guelph	5	500	50
Brown, Anson J.....	Athens	5	500	175
Buckingham, W. E.....	Guelph	60	6,000	2,100
Clare, Geo. A., Hon., Estate of.....	Preston	10	1,000	350
Coutts, R. D.....	Georgetown.....	5	500	175
Davidson, J. A., Estate of.....	Guelph	25	2,500	875
Dodds, Robert.....	Guelph.....	10	1,000	350
Dryden, J. R., Estate of.....	Guelph	30	3,000	1,050
Davidson, John	Guelph	45	4,500	1,575
Forbes, Geo. D.....	Hespeler.....	70	7,000	2,450
Fitton, Thomas	Exeter	15	1,500	525
Farmer, Richard	Exeter	20	2,000	700
Ferrier, Annie	Toronto	9	900	315
Gregory, Thomas, Estate of.....	Exeter	25	2,500	875
Greenway, Emily	Crescent Valley	20	2,000	700
Gowdy, Thomas, Estate of	Guelph	10	1,000	350
Goldie, James, Estate of	Guelph	20	2,000	700
Gummer, H	Guelph	10	1,000	350
Hutton, James.....	Forest.....	50	5,000	1,750
Henderson, Jas. S., Rev.	Kerrisdale, B.C.....	40	4,000	1,400
Hobson, John, Estate of.....	Guelph	20	2,000	700
Hutton, W. F.....	St. Mary's.....	40	4,000	1,400
Hicks, Mary J.....	Calgary.....	20	2,000	700
Jones, A. F. H., Estate of.....	Guelph	5	500	175
Kennedy, John.....	Guelph	30	3,000	1,050
Kelso, Wm.....	Mooretown, P.O.....	5	500	175
Lester, Thomas	Hamilton	10	1,000	350
Moore, H. P.....	Acton	10	1,000	350
Murton, H.....	Guelph	20	2,000	700
Melross, J., Estate.....	Galt.....	10	1,000	100
Mitton, J. H., Estate	Lower Melbourne, Que.	30	3,000	300
McGrail, J. A.....	Hastings	50	5,000	1,750
McElderry, Rose	Guelph	10	1,000	350
McKay, M. S.....	Galt.....	10	1,000	350
McKeown, Christina, Mrs.....	Orangeville	8	800	280
MacDonald, Alice.....	Guelph	9	900	315
McIntosh, Jas. I.....	Guelph	9	900	315
National Trust Co., Ltd., in trust for Mrs. G. A. Pemberton.....	Toronto.....	3	300	105
Nightingale, Jas.....	Brantford	10	1,000	350
Northcote, Mrs. Isabella G.....	Toronto	4	400	140
Presant, E. J.....	Blenheim.....	10	1,000	350
Putnam, G. A.....	Toronto	10	1,000	350
Randall, Mrs. Caroline, Estate....	Kitchener	10	1,000	350
Rumsey, Margaret A. A.....	St. Mary's	30	3,000	1,050
Ryan, G. B.....	Guelph	90	9,000	3,150
Russell, James	Fergus	10	1,000	350
Sleeman, George.....	Guelph	25	2,500	875
Samwell, George, Estate of.....	Exeter	50	5,000	1,750
Stanley, N. M.....	Brantford	20	2,000	700
Smith, D'Alton A., Dr.....	Mitchell.....	50	5,000	1,750
Toronto General Trusts Corporation in trust for Mrs. I. Harriet Bacque	Toronto	3	300	105
Vivian, William.....	Tillsonburg	10	1,000	350
Webster, Louisa.....	Brantford	10	1,000	350
Wissler, J. R.....	Salem.....	60	6,000	2,100
Totals.....		1,245	\$124,500	\$42,450

RECAPITULATION

OF

Assets, Liabilities, Income and Expenditure of all
Cash Mutual Fire Insurance Companies
having Joint Stock Capital.

B.—CASH MUTUAL FIRE INSURANCE COMPANIES HAVING JOINT STOCK CAPITAL.

ASSETS FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Name of Company.	Mortgage, bonds and debentures or other securities.		Loans on debentures.		Interest due and accrued.		Cash at head office and bank balances.		Agents' balances.		Fixed payment of 1917, unpaid.		Unassessed premium notes.		Re-insurance on losses.		Bills Receivable, short date notes or due bills.		Unearned part (50%) of premiums paid for re-insurance of risks in force at 31st December, 1917.		Calls on capital stock unpaid.		All other assets.		Total.		Good's plans, office furniture, etc. (Not extended.)		Subscribed capital stock uncalled.	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Fire Insurance Exchange	68,275	91	10,114	00	1,270	84	30,146	87	4,998	47	.....	.....	6,066	04	.....	.....	.....	.....	4,453	03	.....	.....	.....	.....	125,325	16	2,016	14	43,650	00
Hand-in-Hand	162,241	05	9,389	00	2,897	37	24,938	73	5,904	63	.....	.....	8,201	21	.....	.....	.....	.....	14,063	45	.....	.....	.....	.....	227,635	44	2,039	00	.....	.....
Millers' and Manufacturers'	128,110	45	9,080	00	3,086	23	21,729	50	4,715	09	288	50	19,206	82	.....	.....	.....	.....	7,533	70	.....	.....	826	11	194,576	40	2,968	64	100,000	00
Monarch	32,940	00	.....	.....	.....	.....	15,816	51	5,661	81	.....	.....	5,464	18	.....	.....	13,384	97	5,738	88	13,237	66	632	43	92,876	44	2,404	71	.....	.....
Wellington	67,998	11	.....	.....	639	87	14,861	61	2,610	19	60	22	23,751	70	1,250	00	.....	.....	1,414	11	.....	.....	.....	.....	112,585	81	2,400	00	80,925	00
Totals	459,565	52	28,583	00	7,894	31	107,493	22	23,890	19	348	72	62,689	95	1,250	00	13,384	97	33,203	17	13,237	66	1,458	54	752,999	25	11,828	49	234,575	00

The Government deposits at date of publication are as follows: Fire Insurance Exchange, \$26,292; Hand-in-Hand, \$35,000; Millers' and Manufacturers', \$30,480.57; Monarch, \$33,000; Wellington, \$21,000.00.

*Includes Deposit Receipt. \$10,000.00 deposited with Ontario Government.

B.—CASH MUTUAL FIRE INSURANCE COMPANIES HAVING JOINT STOCK CAPITAL.

LIABILITIES FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Name of Company.	Losses unpaid at 31st December, 1917.		Unearned premiums on cash system risks, calculated at 50 per cent. of gross premiums.		Commission and bonus.		Re-insurance.		Rebates and return premiums unpaid.		Due to other Companies and persons.		Bills payable.		All other liabilities.		Total liabilities except capital stock.		Capital stock paid up.		Capital stock called and unpaid.		Reserve Fund (Company's Special Act, 10 Edw. VII., c. 58, s. 8.)		Number of policies.		Net amount at risk.	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Fire Insurance Exchange.....	5,398	75	67,410	57	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	308	73	73,118	05	43,650	00	.....	.....	.....	.....	.....	36,924	15,762,947	00
Hand-in-Hand.....	5,975	94	91,354	45	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	411	95	97,742	34	100,000	00	.....	.....	.....	.....	.....	*41,819	19,503,158	00
Millers' and Manufacturers'.....	10,393	00	70,853	37	.....	.....	.....	.....	.....	.....	1,618	94	.....	.....	326	25	82,191	56	25,000	00	.....	.....	.....	.....	.....	41,237	16,541,288	00
Monarch.....	2,696	25	31,427	02	.....	.....	1,121	18	369	44	.....	.....	.....	.....	.....	.....	35,613	89	74,062	34	13,237	66	17,828	90	8,582	6,750,840	28	
Wellington.....	4,936	20	45,461	69	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	283	51	50,681	40	42,450	00	1,125	00	.....	.....	.....	8,814	9,192,544	00
Totals.....	29,400	14	306,507	10	.....	.....	1,121	18	369	44	1,618	94	.....	.....	1,330	44	340,347	24	285,162	34	14,362	66	17,828	90	137,376	67,750,777	28	

The Government deposits at date of publication are as follows: Fire Insurance Exchange, \$26,292; Hand-in-Hand, \$35,000; Millers' and Manufacturers', \$30,480.57; Monarch, \$33,000; Wellington, \$21,000.

* Hand-in-Hand Insurance Company also reported 31st December, 1917, the following Plate Glass Insurance: Number of risks, 664; amount, \$73,249.02.

B.—CASH MUTUAL FIRE INSURANCE COMPANIES HAVING JOINT STOCK CAPITAL.

RECEIPTS FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Name of Company.	Fixed payments of 1917.		Fixed payments or assessments of years prior to 1917.		Premiums on cash system.		For Re-Insurance Premiums.		Interest.		Rees, licenses and extra premiums.		Borrowed money.		For losses re-insured.		Rent.		Losses investigation and adjustment expense refunded and rebates.		Commission.		Calls and premiums on capital stock.		Agents' balances.		Other sources.		Total.		Received for securities (not extended).	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Fire Insurance Exchange.....	6,644	95	534	64	103,359	34	.....	.....	4,911	61	.....	.....	.....	.....	9,494	19	.....	.....	.....	.....	.....	.....	.....	.....	15,290	98	.....	.....	140,235	71	17,531	66
Hand-in-Hand	9,802	26	808	00	(a)145,777	20	.....	.....	9,095	94	.....	.....	.....	.....	15,404	57	.....	.....	.....	.....	3,458	91	50,000	00	16,595	31	.....	.....	250,942	19	26,918	19
Millers' and Manufacturers'	23,337	95	523	46	126,698	11	.....	.....	7,757	00	.....	.....	.....	.....	33,995	04	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	53	90	192,365	46	21,793	43
Monarch.....	1,060	57	53	89	51,054	58	.....	.....	1,842	10	3	00	.....	.....	11,233	95	.....	.....	.....	.....	.....	.....	16,722	34	.....	.....	691	48	82,666	91	3,740	00
Wellington	7,776	30	134	15	68,289	49	.....	.....	3,462	29	545	68	.....	.....	3,529	33	.....	.....	.....	.....	.....	.....	.....	.....	2,923	25	209	70	86,870	19	14,000	00
Totals	48,622	03	2,054	14	495,178	72	.....	.....	27,068	94	548	68	.....	.....	73,662	08	.....	.....	.....	.....	3,458	91	66,722	34	34,809	54	955	08	753,080	46	63,983	28

(a) Plate glass premiums, \$7,294.72.

B.—CASH MUTUAL FIRE INSURANCE COMPANIES HAVING JOINT STOCK CAPITAL.

EXPENDITURES FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Name of Company.	Expenses of Management.						Dividends and refunds to members.	Amount paid for losses.	Rebate and returned premiums.	Re-insurance.	Bills payable and repayment of loans.	All other payments.	Total.	Invested (not extended).
	Commission and bonus to agents.	Interest.	Costs in law.	Statutory assessment and license fees.	Salaries and general expenses.	Total expense of management.								
	\$	c.	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Fire Insurance Exchange.....	29,503 97	.....	.....	142 71	8,858 09	38,504 77	2,173 50	74,709 98	10,703 69	9,122 04	.....	470 40	135,684 38	26,062 75
Hand-in-Hand	(a)39,805 56	.....	50 00	201 39	11,923 55	51,980 50	(b)55,000 00	(c)84,314 00	(d)15,459 21	28,780 55	.....	470 40	236,004 66	45,349 07
Millers' and Manufacturers'	27,086 63	.....	.....	158 08	13,378 22	40,622 93	3,147 56	98,029 81	11,240 71	28,771 14	.....	1,372 48	183,184 63	26,144 80
Monarch.....	12,852 79	184 36	9 75	68 60	7,750 32	20,865 82	.....	38,832 08	8,136 30	6,783 94	.....	700 84	75,318 98	.....
Wellington	14,449 22	250 68	.....	97 58	12,819 81	27,616 29	.....	42,733 50	4,897 44	2,828 22	.....	178 16	78,253 61	14,661 04
Totals	123,698 17	435 04	59 75	668 36	54,728 99	179,590 31	60,321 06	338,619 37	50,437 35	76,285 89	.....	3,192 28	708,446 26	112,217 66

(a) Plate Glass Branch, \$1,785.45.

(b) Stock Dividend, \$50,000.

(c) Plate Glass \$2,045.43.

(d) Plate Glass \$802.60.

Strictly Mutual Fire Insurance Companies.

YEAR ENDING 31st DECEMBER, 1917.

NOTE.—To avoid delay in publication, the companies comprised in this class are not arranged in alphabetical order; but the statement of any company can readily be found by referring to the Index Register at the end of this volume.

ALGOMA MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SAULT STE. MARIE, ONT.

Commenced business 23rd June, 1899.

Names and addresses of the Directors and Officers for the year 1918:

Directors:

Chas. Young	Richard's Landing, Ont.
Wm. Vincer	Mindemoya, Ont.
F. H. Schoales	Laird, Ont.
Hy. Knight	Sault Ste. Marie, Ont.
Geo. H. Cook	Fernlee, Ont.
Geo. Emery	Massey, Ont.
G. Tait	Iron Bridge, Ont.
R. L. Tweedy	Richard's Landing, Ont.
H. Huckson	Sault Ste. Marie, Ont.

Officers:

Chas. Young, President	Richard's Landing, Ont.
Wm. Vincer, Vice-President	Mindemoya, Ont.
Lt.-Col. T. H. Elliott, Secretary-Treasurer	Sault Ste. Marie, Ont.

Auditors:

W. T. Scott	Sault Ste. Marie, Ont.
C. M. Elliott	Sault Ste. Marie, Ont.

Unassessed premium note capital, \$30,438.44.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

ASSETS.

Actual cash on hand at head office	\$0 27
Cash on deposit in Bank of Commerce, Sault Ste. Marie, Ont.	4,980 87
Amount of premium notes in force after deducting all payments thereon and assessments levied	30,438 44
Total assets	<u>\$35,419 58</u>

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1916 (not extended)	\$3,334 42
Cash received by Company as membership fees	\$466 00
“ as fixed payments due in 1917	6,158 52
“ interest	89 56
“ transfer fees	8 80
Total receipts	<u>\$6,722 88</u>

EXPENDITURE.

Expenses of management:

Cash paid for agents' commission	\$716 25
" investigation of claims	55 80
" salaries, directors' and auditors' fees	581 00
" statutory assessment and license fees	16 03
" taxes (Government and Municipal)	19 11
" travelling expenses	143 15
" printing, stationery and advertising	60 70
" postage, telephone, telegrams and express	178 28
" other expenses	119 65
Total expenses of management	\$1,889 97

Miscellaneous payments:

Cash paid for losses which occurred during 1917	2,944 69
" rebate	104 00
" refund on rodged buildings	137 50
Total expenditure	\$5,076,16

CURRENCY OF RISKS.

Three Years.

Amount covered by Policies in force 31st December, 1917\$1,521,972 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1916	1,124	\$1,349,930 00
Policies new and renewed during 1917	474	617,702 00
Gross number and amount in force during 1917	1,598	\$1,967,632 00
Less expired and cancelled in 1917	386	445,660 00
Net risks in force 31st December, 1917	1,212	\$1,521,972 00

CLASSIFICATION OF RISKS:

Farm and none-hazardous.

PREMIUM NOTES

On policies in force 31st December, 1917.

Three years.

Amount of face of all premium notes held by Company and legally liable to assessment	\$45,571 60
Amount of all premium notes after deducting all payments thereon and assessments levied	30,438 44
Amount of premium notes received during the year 1917	18,431 06
Payments on premium notes of 1917, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1917	6,158 52

AMHERST ISLAND MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, STELLA.

Commenced business, 23rd July, 1894.

Names and addresses of the Directors and Officers for the year 1918:

Directors:

R. A. Fowler	Emerald, Ont.
John Richards	Stella (R.R. 1), Ont.
Allen N. Hitchins	Emerald, Ont.
F. P. Instant	Stella (R.R. 1), Ont.
John Glen	Stella (R.R. 2), Ont.
Wm. Glen, Jr.	Stella (R.R. 1), Ont.
Wm. Glen, Sr.	Stella (R.R. 2), Ont.
W. A. Hitchins	Stella (R.R. 2), Ont.
Samuel Miller	Stella (R.R. 2), Ont.

Officers:

R. A. Fowler, President.....	Emerald, Ont.
John Richards, Vice-President	Stella (R.R. 1), Ont.
F. P. Instant, Secretary-Treasurer	Stella (R.R. 1), Ont.

Auditors:

John Filson	Stella (R.R. 2), Ont.
W. P. Tugwell	Stella (R.R. 2), Ont.

Unassessed premium note capital, \$9,291.88.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

ASSETS.

Cash value Dominion War Loan	\$1,100 00
Cash on hand	\$139 84
Cash in Bank of Montreal, Kingston	2,925 31
	<hr/>
	3,065 15
Amount of premium notes in force, after deducting all payments thereon and assessments levied	9,291 88
	<hr/>
Total assets	\$13,457 03

LIABILITIES.—None.

RECEIPTS.

Cash balance, 31st December, 1916 (not extended)	\$2,567 31
Cash received as fixed payments of 1917	\$758 20
“ fixed payments due in prior years	24 40
“ for interest	130 40
“ transfer fee	50
	<hr/>
Total receipts	\$913 50

EXPENDITURE.

Expenses of management:	
Cash paid for commission to agents	\$151 65
“ fuel and light	6 00
“ statutory assessment and license fee	7 17
“ fire marshal tax	3 82
“ travelling expenses	1 00
“ salaries, directors’ fees, etc.	121 00
“ printing, stationery and advertising	4 56
“ postage, telephone, telegrams and express	7 63
Total expenses of management	\$302 83
Miscellaneous payments:	
Cash paid for losses which occurred during 1917. (No losses)	
“ rebates	12 83
“ invested—payment War Loan (not extended)... \$100 00	
Total expenditure	\$315 66

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1917.

	One year.	Three years.	Total.
Mutual	\$800 00	\$289,665 00	\$290,465 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1916	187	\$265,775 00
Policies new and renewed during 1917	66	95,325 00
Gross number and amount in force during 1917	253	\$361,100 00
Less expired and cancelled in 1917	51	70,635 00
Net risks in force 31st December, 1917	202	\$290,465 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On policies in force 31st December, 1917.

	One year.	Three years.	Total.
Amount of face of all premium notes held by Company and legally liable to assessment	\$16 00	\$11,605 20	\$11,621 20
Amount of all premium notes, after deducting all payments thereon and assessments levied	12 80	9,279 08	9,291 88
Amount of premium notes received during year of 1917	16 00	3,773 00	3,789 00
Payments on the premium notes of 1917 including all sums credited on said premium notes, viz.:			
(a) Cash paid up to 31st Dec., 1917.	3 20	755 00	758 20

DEREHAM AND WEST OXFORD MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, MOUNT ELGIN.

Commenced business 18th May, 1887.

Names and addresses of the Directors and Officers for the year 1918:

Directors:

R. W. Brink	Woodstock, Ont.
J. G. Currie	Ingersoll, Ont.
John Campbell	Salford (R.R. 1), Ont.
Charles Williams	Tillsonburg, Ont.
James Little	Ingersoll, Ont.
Frank H. Harris	Mt. Elgin, Ont.

Officers:

R. W. Brink, President	Woodstock, Ont.
J. G. Currie, Vice-President	Ingersoll, Ont.
T. R. Mayberry, Secretary-Treasurer	Ingersoll, Ont.

Auditors:

J. A. Morrison	Mt. Elgin, Ont.
R. A. Baxter	Brownsville, Ont.

Unassessed premium note capital, \$104,768.05.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

ASSETS.

Cash on hand, head office	\$1,218 73
Cash in Royal Bank, Ingersoll	559 74
Amount unpaid of fixed payments of 1917	1,265 51
Amount unpaid, assessments, 1917	167 78
Amount of premium notes in force, after deducting all payments thereon and assessments levied	\$104,768 05
Less residue given for re-insurance	1,157 40
	<hr/> 103,610 65
Total assets	<hr/> \$106,822 41 <hr/>

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1916 (not extended)	\$1,083 11
Cash received as fixed payments of 1917	\$4,663 28
“ for assessments, 1917	4,890 35
“ for interest	30 00
Total receipts	<hr/> \$9,583 63 <hr/>

EXPENDITURE.

Expenses of management:	
Amount paid for statutory assessment and license	\$27 86
“ investigation and adjustment of claims	99 00
“ fire marshal tax	22 39
“ salaries, directors’ and auditors’ fees	794 15
“ printing, stationery and advertising	30 50
“ postage, telephone, telegrams and express	95 60
“ rent	2 50
“ interest	88 92
“ travelling expenses	63 00
“ other expenses of management	22 60
<hr/>	
Total expenses of management	\$1,246 52
Miscellaneous payments:	
Cash paid for losses which occurred in 1917	1,368 85
“ re-insurance	88 35
“ rebate	109 55
“ repayment of loans	6,075 00
<hr/>	
Total expenditure	<u>\$8,888 27</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1917.

	Three years.
Mutual	\$2,919,856 00
Re-insurance	41,525 00
<hr/>	
Net risks	<u>\$2,878,331 00</u>

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1916	1,055	\$2,798,136 00
Policies new and renewed during 1917	346	1,023,660 00
<hr/>		<hr/>
Gross number and amount in force during 1917	1,401	\$3,821,796 00
Less expired and cancelled in 1917	364	901,940 00
<hr/>		<hr/>
Net risks in force 31st December, 1917	1,037	<u>\$2,919,856 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1917.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	\$119,552 19
Amount of all premium notes, after deducting all payments thereon and assessments levied	104,768 05
Amount of premium notes taken during the year 1917	42,560 70
Payments on premium notes of 1917, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1917	2,121 26
Amount of premium notes given by the Company for re-insurance	\$1,245 75
Less payments made thereon	88 35
Residue of said premium notes for which the Company is still liable	\$1,157 40

OSGOODE MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, KENMORE.

Commenced business February 1st, 1914.

Names and addresses of the Directors and Officers for the year 1918:

Directors:

A. G. E. Robertson	Metcalfe (R.R. 1), Ont.
A. Daw	Metcalfe (R.R. 3), Ont.
R. Craig	Russell, Ont.
J. R. Morrow	Pana, Ont.
H. S. Latimer	Metcalfe, Ont.
J. H. Cumming	Ormond, Ont.

Officers:

A. G. E. Robertson, President	Metcalfe (R.R. 1), Ont.
A. Daw, Vice-President	Metcalfe (R.R. 3), Ont.
R. McLachlin, Secretary-Treasurer	Kenmore, Ont.

Auditors:

J. G. Carkner	Kenmore, Ont.
D. McLaren	Vernon, Ont.

Unassessed premium note capital, \$76,252.66.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

ASSETS.

Canada War Loan	\$100 00
Cash in Bank of Ottawa, Russell	1,908 73
Amount of premium notes in force, after deducting all payments thereon and assessments levied	76,252 66
Amount of office furniture (not extended)	\$21 00
Total assets	<u>\$78,261 39</u>

LIABILITIES.

Amount of unpaid loss	<u>\$125 00</u>
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RECEIPTS.

Cash balance at 31st December, 1916 (not extended)	\$4,139 89
Cash received for fixed payments in 1917	\$3,845 25
“ interest	107 95
Total receipts	<u>\$3,953 20</u>

EXPENDITURE.

Cash paid for agents' commissions	\$217 50
“ investigation and adjustment of claims	38 00
“ statutory assessment and license fee	17 20
“ fire marshal tax	17 62
“ travelling expenses	8 00
“ rent	58 00
“ salaries, directors' and auditors' fees	412 60
“ printing, stationery and advertising	56 49
“ postage, telephones, telegrams and express	31 93
“ other	2 00
<hr/>	
Total expenses of management	\$859 34
Miscellaneous payments:	
Cash paid for losses which occurred during 1917	5,076 00
“ rebate	149 02
“ investment (not extended)	\$100 00
<hr/>	
Total expenditure	<u>\$6,084 36</u>

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1916	728	\$1,493,950 00
Policies taken during 1917, or renewed	303	640,875 00
<hr/>		
Gross number and amount of risks at any time during 1917..	1,031	\$2,134,825 00
Deduct expired and cancelled in 1917	219	401,810 00
<hr/>		
Net risks on mutual system, 31st December, 1917	812	<u>\$1,733,015 00</u>

CLASSIFICATION OF RISKS:

Harm and non-hazardous,

PREMIUM NOTES

On Policies in force 31st December, 1917.

	Three years.
Amount of face of all premium notes legally liable to assessment	\$86,650 75
Amount of all premium notes, after deducting all payments thereon and assessments levied	76,252 66
Amount of premium notes received during the year 1917	32,043 75
Payments on premium notes of 1917, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1917	3,845 25

PRESCOTT FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ALFRED.

Commenced business 5th August, 1901.

Names and addresses of the Directors and Officers for the year 1918:

Directors:

Samuel Parisièn Alfred, Ont.
Ulric Daoust Plantagenet, Ont.
Jas Clement Alfred Station, Ont.
M. Lauzon Alfred, Ont.
Felix Lajeunesse Caledonia Springs, Ont.
Flavian Bertrand L'Original, Ont.

Officers:

Samuel Parisièn, President Alfred, Ont.
Ulric Daoust, Vice-President Plantagenet, Ont.
B. G. Parisièn, Secretary-Treasurer Alfred, Ont.

Auditors:

J. B. Labrosse Alfred, Ont.
Jos Miron Alfred, Ont.

Unassessed premium note capital, \$115,837.02.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

ASSETS.

School debentures	\$2,210 44
Municipal debentures	9,005 77
Cash on hand at head office	\$121 97
Bank of Hochelaga, L'Original, Ont.	7 52
Union Bank, Plantagenet	35 09
Provincial Bank, Alfred, Ont.	1,965 89
	<hr/>
	2,130 47
Amount unpaid of fixed payments of 1917	80 00
Amount of premium notes in force, after deducting all payments thereon and assessments levied	115,837 02
	<hr/>
Total assets	\$129,263 70

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1916 (not extended)	\$4,726 18	
Cash received for fixed payments due in 1917		\$11,733 46
" fixed payments due in prior years		11 00
" interest		828 99
" principal of debentures (not extended)	\$1,475 78	
Total receipts		<u>\$12,573 45</u>

EXPENDITURE.

Expenses of management:		
Amount paid for commission to agents		\$58 00
" fuel and light		8 00
" travelling expenses		89 50
" statutory assessment and license fee		37 60
" printing, stationery and advertising		389 55
" salaries, directors' and auditors' fees		682 00
" postage, telegrams and express		153 66
" Underwriters' Association		18 50
" taxes, Provincial		43 04
Total expenses of management		<u>\$1,479 85</u>
Miscellaneous payments:		
Cash paid for losses which occurred during 1917		14,848 40
" rebates		316 69
Total expenditure		<u>\$16,644 94</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1917.

	Three years.
Mutual	\$4,703,610 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1916	2,480	\$3,990,235 00
Policies new and renewed during 1917	1,065	1,933,075 00
Gross number and amount in force during 1917	3,545	\$5,923,310 00
Less expired and cancelled in 1917	799	1,219,700 00
Net risks in force 31st December, 1917	2,746	<u>\$4,703,610 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1917.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	\$141,108 30
Amount of all premium notes, after deducting all payments thereon and assessments levied	115,837 02
Amount of premium notes received during the year 1917	57,992 25
Payments on the premium notes of 1917, including all sums credited on said premium notes:	
(a) Cash paid up to 31st December, 1917	8,554 63

THE LANARK COUNTY FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, PERTH, ONT.

Commenced business 14th September, 1896.

Names and addresses of the Directors and Officers for the year 1918:

Directors:

Dennis Noonan	Perth (R.R. 4), Ont.
Robert M. Anderson	Perth (R.R. 4), Ont.
James C. Glenn	Perth (R.R. 2), Ont.
David McLean	Perth, Ont.
James Shaw	Perth (R.R. 2), Ont.
Carr Thompson	Perth (R.R. 2), Ont.
Andrew Cochrane	Almonte, Ont.
Alfred Bell	Balderson, Ont.
Edmund Burk	Perth (R.R. 3), Ont.

Officers:

Dennis Noonan, President	Perth (R.R. 4), Ont.
R. M. Anderson, Vice-President	Perth (R.R. 4), Ont.
P. Cavers, Secretary	Perth, Ont.
W. A. Moore, Treasurer	Perth, Ont.

Auditors:

E. R. Stedman	Perth (R.R. 1), Ont.
J. Ernest Anderson	Perth (R.R. 4), Ont.

Unassessed premium note capital, \$209,334.34.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

ASSETS.

Canadian war loan bonds	\$2,961 98
Cash in hand at head office	\$207 11
Cash in Merchants Bank, Perth	965 39
	<hr/>
	1,172 50
Amount unpaid of fixed payments of 1917	568 35
Prior instalments or fixed payments (not extended)	\$532 53
Amount of premium notes in force after deducting all payments thereon and assessments levied	209,334 34
Office furniture and safe (not extended)	\$200 00
	<hr/>
Total assets	<u>\$214,037 17</u>

LIABILITIES.

Amount of unpaid loss	\$200 00
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RECEIPTS.

Cash balance at 31st December, 1916 (not extended)	\$4,241 60
Cash received as fixed payments of 1917	\$22,040 81
" fixed payments of prior years	416 63
" for interest	414 56
" from investments (not extended)	\$3,827 50
Total receipts	<u>\$22,872 00</u>

EXPENDITURE.

Expenses of management:

Cash paid for agents' commission	\$2,415 83
" statutory assessment and license fee	70 90
" fire marshal tax	87 59
" rent	62 00
" fuel and light	50 81
" investigation of claims	253 00
" law costs	23 00
" salaries, directors' and auditors' fees	618 50
" printing, stationery and advertising	320 97
" postage, telegrams and express	249 01
" taxes ..	11 37
" all other	13 33

Total expenses of management	<u>\$4,176 31</u>
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Miscellaneous payments:

Cash paid for losses which occurred prior to 1917	99 00
" losses which occurred during 1917	25,106 57
" rebate ..	236 72
" contribution to Patriotic Fund	150 00

Total expenditure	<u>\$29,768 60</u>
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CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1917.

	Three-years.
Mutual ..	\$8,377,489 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1916	5,322	\$8,067,464 00
Policies taken during 1917	1,830	3,113,771 00
Gross number and amount in force during 1917	7,152	\$11,181,235 00
Less expired and cancelled in 1917	1,845	2,803,746 00
Net risks in force 31st December, 1917	5,307	<u>\$8,377,489 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1917.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	\$294,004 50
Amount of all premium notes, after deducting all payments thereon and assessments levied	209,334 34
Amount of premium notes received during the year 1917	92,798 30
Payment on premium notes of 1917, including all sums credited on said premium notes, viz.:	
Cash paid on premium notes of 1917 to 31st December	8,381 26

FARMERS' UNION MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, LINDSAY.

Commenced business 3rd June, 1895.

Names and addresses of the Directors and Officers for the year 1918:

Directors:

Edwin Mark	Little Britain, Ont.
Jno. R. Magee	Janetville, Ont.
John Suggitt	Cameron, Ont.
D. H. Corneil	Omemee, Ont.
Thos. D. Young	Peterboro (R.R. 3), Ont.
Rich. F. Goard	Beaverton (R.R. 2), Ont.
Thomas Davey	Kirkfield, Ont.
Thos. Robertson	Dunsford, Ont.
W. H. Lowes	Mount Pleasant, Ont.
W. J. Porter	Peterboro (R.R. 7), Ont.
Wm. Hoskin	Burnt River, Ont.
G. A. Brethen	Norwood, Ont.

Officers:

Edwin Mark, President	Little Britain, Ont.
Jno. R. Magee, Vice-President	Janetville, Ont.
R. G. Corneil, Secretary-Treasurer	Lindsay, Ont.

Auditors:

W. H. Wilson	Lindsay, Ont.
E. H. Hopkins	Lindsay, Ont.

Unassessed premium note capital, \$288,011.58.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

ASSETS.

Cash value of debentures	\$3,000 00
Cash value of mortgages	13,875 00
Actual cash in Standard Bank, Lindsay	6,599 92
Amount unpaid of fixed payments due in 1917	4,209 57
Amount of premium notes in force, after deducting all payments thereon and assessments levied	\$288,011 58
Less residue of premium notes for re-insurance	1,368 53
	<hr/> 286,643 05
Amount of interest accrued	678 96
Office furniture (not extended)	\$335 00
	<hr/>
Total assets	\$315,006 50

LIABILITIES.—None.

RECEIPTS.

Cash balance for 31st December, 1916 (not extended)	\$5,286 03	
Cash received for membership fees		\$1,713 00
“ for fixed payments of 1917		23,376 45
“ for fixed payments due in prior years		2,779 80
“ for interest		1,337 78
“ extra premiums		60 95
“ from investments (not extended)	\$3,750 00	
Total receipts		<u>\$29,267 98</u>

EXPENDITURE.

Expenses of management:		
Cash paid for agents' fees		\$1,955 00
“ commission to agents		1,995 00
“ investigation of claims		198 00
“ statutory assessment and license fee		87 84
“ fire marshal tax		98 56
“ salaries, directors' and auditors' fees		1,274 95
“ Secretary's bond		10 00
“ revenue stamps		37 00
“ printing, stationery and advertising		209 38
“ postage, telegrams and express		206 99
“ rent		60 00
“ collection of notes		70 85
“ other expenses		3 00
Total expenses of management		<u>\$6,206 57</u>
Miscellaneous payments:		
Amount paid for losses which occurred during 1917		24,503 96
“ re-insurance		313 52
“ rebates		680 04
Total expenditure		<u>\$31,704 09</u>

CURRENCY OF RISKS.

Amount covered by Policies in force, 31st December, 1917.

	One-year risks.	Two-year risks.	Three-year risks.	Total.
Mutual	\$55,480 00	\$35,300 00	\$10,640,333 00	\$10,731,113 00

Re-insurance.

Mutual System	\$48,050 00
Net risks carried by Company at 31st December, 1917	<u>\$10,683,063 00</u>

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1916	5,494	\$10,141,523 00
Policies new and renewed during 1917	2,055	4,094,045 00
Gross number and amount in force during 1917	7,549	\$14,235,568 00
Less expired and cancelled in 1917	1,925	3,504,455 00
Net risks in force 31st December, 1917	5,624	\$10,731,113 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1917.

	One-year risks.	Two-year risks.	Three-year risks.	Total.
Amount of face of all premium notes held by Company and legally liable to assessment ..	\$2,089 29	\$1,164 25	\$350,017 19	\$353,270 73
Amount of all premium notes after deducting all payments thereon and assessments levied .....	.....	.....	.....	288,011 58
Amount of premium notes received during the year 1917.. .....	.....	.....	.....	139,524 67
Payments on the premium notes of 1917, including all sums credited on the said premium notes, viz.:				
Cash paid up to 31st Dec., 1917 .....	.....	.....	.....	23,376 45
Notes for fixed payments or assessments unpaid 31st December, 1917 .....	.....	.....	.....	4,209 57

B.—Re-insurance.

Premium notes given by the Company for re-insurance .....	.....	.....	.....	1,682 05
Less payments made thereon. ....	.....	.....	.....	313 52
Residue of said premium notes for which the Company is liable .. .....	.....	.....	.....	\$1,368 53

GLENGARRY FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ALEXANDRIA.

Commenced business, 7th May, 1895.

Names and addresses of the Directors and Officers for the year 1918:

Directors:

Wm. IrvineDalkeith, Ont.
 D. A. McDonaldGreenfield, Ont.
 W. J. McGregor North Lancaster, Ont.
 J. J. McCallumMartintown, Ont.
 D. D. McDonellGreen Valley, Ont.
 Donald McCaskillDalkeith, Ont.

Officers:

Wm. Irvine, President Dalkeith, Ont.
 D. A. McDonald, Vice-President Greenfield, Ont.
 V. G. Chisholm, Secretary-Treasurer Alexandria (R.R. 1), Ont.

Auditors:

Sam. McDonellAlexandria (R.R. 1), Ont.
 J. A. McDonellAlexandria (R.R. 1), Ont.

Unassessed premium note capital, \$134,057.10.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

ASSETS.

Cash on hand, head office	\$87 83
Cash in Union Bank, Alexandria	5,091 09
“ Bank of Ottawa, Alexandria	1,522 04
“ Merchants Bank, Lancaster, Ont.	2,797 30
“ Bank of Ottawa, Martintown, Ont.	1,409 55
	<hr/>
	\$10,907 81
Amount of premium notes in force, after deducting all payments thereon and assessments levied	134,057 10
	<hr/>
Total assets	<u>\$144,964 91</u>

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1916 (not extended)	\$12,745 87
Cash received for fixed payments of 1917	\$14,664 41
“ interest	301 40
“ all other sources	230 00
	<hr/>
Total receipts	<u>\$15,195 81</u>

EXPENDITURE.

Expenses of management:	
Amount paid for commission	\$1,173 15
“ investigation of claims	230 05
“ statutory assessment and license	54 91
“ fire marshal tax	75 48
“ salaries, directors’ and auditors’ fees	833 40
“ travelling expenses	41 00
“ printing, stationery and advertising	138 43
“ postage, telephones, telegrams and express	95 50
“ other expenses	20 50
<hr/>	
Total expenses of management	\$2,662 42
Miscellaneous payments:	
Cash paid for losses which occurred during 1917	14,023 50
“ rebates	347 95
<hr/>	
Total expenditure	\$17,033 87
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CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1917.	
	Three years.
Mutual	\$6,163,800 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1916	3,538	\$6,109,850 00
Policies new and renewed during 1917	1,086	1,997,200 00
<hr/>		<hr/>
Gross number and amount in force during 1917	4,624	\$8,107,050 00
Less expired and cancelled in 1917	1,187	1,943,250 00
<hr/>		<hr/>
Net risks in force 31st December, 1917	3,437	\$6,163,800 00
<hr/>		<hr/>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1917.

		Three-year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment		\$184,914 00
Amount of all premium notes, after deducting all payments thereon and assessments levied		134,057 10
Amount of premium notes received during the year 1917		59,916 00
Payments on premium notes of 1917, including all sums credited on said premium notes, viz.:		
Cash paid up to 31st December, 1917		14,664 41
16 s. l.		

PUSLINCH MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ABERFOYLE.

Commenced business May, 1859.

Names and addresses of the Directors and Officers for the year 1918:

Directors:

Wm. J. Little	Hespeler (R.R. 2), Ont.
Allen Stewart	Puslinch (R.R. 2), Ont.
George H. Laird	Guelph (R.R. 6), Ont.
Alexander Smith	Hespeler (R.R. 2), Ont.
Peter Iles	Guelph (R.R. 2), Ont.
Wm. H. Schultz	Puslinch (R.R. 2), Ont.
John McKenzie	Moffat (R.R. 1), Ont.
D. A. McLean	Puslinch (R.R. 1), Ont.
Hector Gilchrist	Puslinch (R.R. 1), Ont.

Officers:

Wm. J. Little, President	Hespeler (R.R. 2), Ont.
Allen Stewart, Vice-President	Puslinch (R.R. 2), Ont.
Alexander McLean, Secretary-Treasurer	Puslinch (R.R. 1), Ont.

Auditors:

William Nicoll	Puslinch (R.R. 1), Ont.
John A. Cockburn	Puslinch (R.R. 1), Ont.

Unassessed premium note capital, \$53,247.73.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

ASSETS.

Cash on hand, head office	\$162 69
Cash on deposit to Company's credit in Bank of Commerce, Guelph	1,026 30
Amount of premium notes in force, after deducting all payments thereon and assessments levied	53,247 73
Amount unpaid of assessments of 1917	313 90
Amount unpaid of assessments of prior years	41 80
Office furniture (not extended)	\$50 00
Total assets	<u>\$55,392 42</u>

LIABILITIES.

Amount of losses adjusted	<u>\$25 00</u>
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RECEIPTS.

Cash balance at 31st December, 1916 (not extended)	\$146 98
Cash received at taking of application held by agents for fees (not extended)	251 00
Cash received for assessment of 1917	\$3,984 75
“ assessments of prior years	379 75
“ interest	9 14
“ borrowed during 1917	500 00
“ all other sources	1 25
Total receipts	<u>\$4,874 89</u>

EXPENDITURE.

Expenses of management:

Amount paid to agents in fees (not extended)	\$251 00
Amount paid for investigation of claims	\$14 00
“ statutory assessment and license fee	21 58
“ fire marshal tax	25 09
“ travelling expenses	7 00
“ printing, stationery and advertising	69 52
“ salaries, directors' and auditors' fees	176 00
“ postage, telephone, telegrams and express	51 84
“ commissions on cash collections	1 05
“ interest	10 60
“ other expenses	16 00

Total expenses of management \$392 68

Miscellaneous payments:

Amount paid for losses which occurred prior to 1917	132 00
“ losses which occurred during 1917	2,208 20
“ repayment of loan	500 00

Total expenditure \$3,232 88

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1917.

	Three years.
Mutual	\$2,041,535 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1916	782	\$2,030,250 00
Policies new and renewed during 1917	251	699,310 00
Gross number and amount in force during 1917	1,033	\$2,729,560 00
Less expired and cancelled in 1917	276	688,025 00
Net risks in force 31st December, 1917	757	<u>\$2,041,535 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1917.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	\$67,938 04
Amount of all premium notes, after deducting all payments thereon and assessments levied	53,247 73
Amount of premium notes received during the year 1917	21,292 30

ERAMOSA MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ROCKWOOD.

Commenced business 9th April, 1861.

Names and addresses of the Directors and Officers for the year 1918:

Directors:

John McNabb	Rockwood, Ont.
Ernest Parkinson	Guelph, Ont.
Leonard McDougall	Rockwood, Ont.
F. B. Anderson	Fergus, Ont.
Charles Benham	Rockwood, Ont.
John Grieve	Rockwood, Ont.

Officers:

John McNabb, President	Rockwood, Ont.
E. Parkinson, Vice-President	Guelph, Ont.
Robert Scott, Secretary-Treasurer	Rockwood, Ont.

Auditors:

Jos. J. Aldous	Rockwood, Ont.
S. Duffield	Guelph, Ont.

Unassessed premium note capital, \$74,356.70.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

ASSETS.

Cash value of debentures	\$9,000 00	
Cash on hand, head office	183 08	
Cash on deposit to the Company's credit, not drawn against, in the Royal Bank, Rockwood	2,443 70	
Cash on deposit, not drawn against, in the Canadian Bank of Commerce, Guelph ..	1,843 82	
Cash on deposit, Imperial Bank, Fergus, Ont.	323 91	
Amount unpaid of fixed payments of 1917	364 05	
Amount of prior years (not extended)	\$173 03	
Amount of premium notes in force, after deducting all payments thereon and assessments levied	\$74,356 70	
Less residue of premium notes given by Company for re-insurance ..	7,609 75	
		66,746 95
Office furniture and safe (not extended)	\$85 00	
Total assets		\$80,905 51

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1916 (not extended)	\$7,184 19	
Cash received as fixed payments of 1917		2,935 75
“ fixed payments of prior years		297 75
“ interest		506 82
“ re-insurance on losses		4 10
Total receipts		<u>\$3,744 42</u>

EXPENDITURE.

Expenses of management:

Amount paid for agents' commission	\$206 00
“ investigation of claims	8 00
“ statutory assessments and license	18 29
“ printing, stationery, advertising	30 61
“ postage, telephones, telegrams and express	30 04
“ salaries, directors' and auditors' fees	275 60
“ rent of room for Board meeting	5 00
“ travelling expenses	19 25
“ fire marshal tax	14 16
“ dues to Underwriters' Association	4 00

Total expenses of management \$610 95

Miscellaneous payments:

Cash paid for losses which occurred during 1917	128 40
“ re-insurance	333 15
“ rebates	61 60
“ investments (not extended)	\$5,000 00

Total expenditure \$1,134 10

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1917.

	Three years.
Mutual	\$1,717,445 00

Less Re-insurance.

On mutual system	166,250 00
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Net risks actually carried by Company, 31st December, 1917 \$1,551,195 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1916	728	\$1,626,820 00
Policies new and renewed during 1917	309	659,250 00
Gross number and amount in force during 1917	1,037	\$2,286,070 00
Less expired and cancelled in 1917	261	568,625 00
Net risks in force 31st December, 1917	776	<u>\$1,717,445 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1917,

Amount of face of all premium notes held by Company and legally liable to assessment	\$80,621 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	74,356 70
Amount of all premium notes received during 1917	31,098 50
Payments on premium notes of 1917, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1917	2,935 75

Re-insurance.

Amount of premium notes given for re-insurance	8,203 75
Less payments made thereon	594 00
Residue of said premium notes for which the Company is still liable	<u>\$7,609 75</u>

GUELPH TOWNSHIP MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, GUELPH TOWNSHIP, LOT 27, CON. 1, DIV. A.

Commenced business 16th February, 1860.

Names and addresses of the Directors and Officers for the year 1918:

Directors:

Robert Amos Guelph, Ont.
J. P. HendersonGuelph (R.R. 7), Ont.
Geo. HolmwoodGuelph, (R.R. 5), Ont.
W. R. Elliott Guelph, Ont.
James Bowman Guelph (R.R. 7), Ont.
D. McCraeGuelph, Ont.
Frank Laidlaw Guelph (R.R. 7), Ont.
C. R. Blyth Guelph, (R.R. 5), Ont.
John McIntosh Ariss (R.R. 1), Ont.

Officers:

Robert Amos, PresidentGuelph, Ont.
J. P. Henderson, Vice-President Guelph (R.R. 7), Ont.
John L. Carter, Secretary-TreasurerGuelph, Ont.

Auditors:

Andrew Whitelaw Guelph (R.R. 7), Ont.
Wm. LaidlawGuelph, Ont.

Unassessed premium note capital, \$22,793.74.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

ASSETS.

Amount of cash in Bank of Commerce at Guelph	\$1,217 92
Amount of premium notes in force, after deducting all payments thereon and assessments levied	\$22,793 74
Less residue of premium notes given for re-insurance	202 00
	<hr/>
	22,591 74
Amount unpaid of fixed payments of 1917	13 82
Amount unpaid of fixed payments of prior instalments (not extended)	\$106 18
Total assets	<hr/> <u>\$23,823 48</u>

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1916 (not extended)	\$2,537 29
Cash received as fixed payments, 1917	\$903 96
“ fixed payments of prior years	47 16
“ interest	44 51
“ other	88
Total receipts	<u>\$996 51</u>

EXPENDITURE.

Expenses of management:	
Amount paid for agents' commissions	\$75 00
“ postage, telephones, telegrams and express	19 10
“ taxes	3 84
“ statutory assessment and license fee	8 99
“ printing, stationery and advertising	21 50
“ salaries, directors' and auditors' fees	184 00
“ sundry expenses, Fire Underwriters	13 00
Total expenses of management	<u>\$325 43</u>
Miscellaneous payments:	
Cash paid for losses which occurred during 1917	1,968 10
“ re-insurance	8 80
“ rebate	13 55
Total expenditure	<u>\$2,315 88</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1917.

	Three years.
Mutual	\$522,970 00

Re-insurance.

On mutual system	4,850 00
Net risks actually carried by Company 31st December, 1917	<u>\$518,120 00</u>

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1916	212	\$488,195 00
Policies new and renewed during 1917	75	177,725 00
Gross number and amount in force during 1917	287	\$665,920 00
Less expired and cancelled in 1917	63	142,950 00
Net risks in force 31st December, 1917	224	<u>\$522,970 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1917.

	Three-year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	\$24,772 50
Amount of premium notes, after deducting all payments thereon and assessments levied	22,793 74
Amount of premium notes received during the year 1917	8,432 50
Payments on premium notes of 1917, including all sums credited on said premium notes:	
(a) Cash paid up to 31st December, 1917	323 88
(b) Notes for fixed payments or assessments unpaid at 31st December, 1917	13 82
Re-insurance.	
Amount of notes given by Company for re-insurance	220 00
Less payments made thereon	18 00
Residue of said premium notes for which the Company is still liable	\$202 00

HALTON UNION FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ACTON.

Commenced business 2nd April, 1890.

Names and addresses of the Directors and Officers for the year 1918:

Directors:

Henry W. Cook	Streetsville, Ont.
Wallace A. Lasby	Rockwood, Ont.
Wm. Hume	Milton, Ont.
James Kirkwood	Acton, Ont.
Richard Graham	Georgetown, Ont.
Colin Cameron	Rockwood, Ont.
N. F. Lindsay	Acton, Ont.
John Wilson	Erin, Ont.
Henry Turner	Milton, Ont.

Officers:

Henry W. Cook, President	Streetsville, Ont.
Wallace A. Lasby, Vice-President	Rockwood, Ont.
Thomas Moore, Secretary-Treasurer	Campbellville, Ont.

Auditors:

Ebenezer Beswick	Acton, Ont.
R. E. Hall	Hornby, Ont.

Unassessed premium note capital, \$223,598.15.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

ASSETS.

Amount of loan company debentures	\$5,000 00
Cash on hand	64 57
Cash in Royal Bank, Guelph, Ont.	2,291 04
Cash in Bank of Nova Scotia, Campbellville, Ont.	2,244 46
Cash in Bank of Nova Scotia, Acton, Ont.	1,064 09
Amount of notes or due bills less than one year overdue	319 50
Amount of premium notes in force, after deducting all pay- ments thereon and assessments levied	\$223,598 15
Less residue of premium notes given by the Company for re-insurance	13,924 40
	<hr/> 209,673 75
Office furniture and safe (not extended)	\$75 00
	<hr/>
Total assets	\$220,657 41

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1916 (not extended)	\$11,998 58
Cash received as fixed payments of 1917	\$17,476 55
“ fixed payments of prior years	98 90
“ interest	388 62
“ re-insurance on losses	52 60
Total receipts	\$18,016 67

EXPENDITURE.

Expenses of management:

Amount paid for agents' commission	\$1,536 50
“ investigation and adjustment of claims	197 70
“ interest	21 00
“ statutory assessment and license fee	65 77
“ postage, telephone, telegrams and express	109 93
“ rent	13 00
“ printing, stationery and advertising	181 20
“ fire marshal tax	58 70
“ salaries, directors' and auditors' fees	1,351 40
“ travelling expenses	3 40
“ other expenses of management	11 00

Total expenses of management \$3,549 60

Miscellaneous payments:

Amount paid for losses which occurred prior to 1917	600 00
“ losses which occurred during 1917	13,809 57
“ re-insurance	604 80
“ rebate	787 12

Total expenditure \$19,351 09

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1917.

	Three years.
Mutual	\$7,817,345 00

Less Re-insurance.

On mutual system	309,800 00
Net risks actually carried at 31st December, 1917	\$7,507,545 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1916	3,367	\$7,439,160 00
Policies new and renewed during 1917	1,297	3,062,620 00
Gross number and amount in force during 1917	4,664	\$10,501,780 00
Less expired and cancelled in 1917	1,244	2,684,435 00
Net risks in force 31st December, 1917	3,420	\$7,817,345 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1917.

Amount of face of all premium notes held by Company and legally liable to assessment	\$268,728 90
Amount of premium notes, after deducting all payments thereon and assessments levied	223,598 15
Amount of premium notes received during the year 1917	105,699 60
Payments on premium notes of 1917, including all sums credited on said premium notes:	
Amount of cash paid up to 31st December, 1917	17,304 50
Notes given for fixed payments unpaid	319 50

B.—Re-insurance.

Amount of premium notes given by Company for re-insurance	14,960 00
Less payments thereon	1,035 60
Residue of premium notes given for re-insurance	\$13,924 40

BAY OF QUINTE AGRICULTURAL MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, PICTON.

Commenced business 31st October, 1874.

Names and addresses of the Directors and Officers for the year 1918:

Directors:

Geo. M. McCartney	Wellington, Ont.
Byron E. Harrison	Picton, Ont.
Charles Lauder	Mountain View, Ont.
E. B. Purtelle	Bloomfield, Ont.
Edward T. Plews	Picton, Ont.
M. F. Hawkins	Picton, Ont.
W. Asa Foster	Picton (R.R. 8), Ont.
Adolphus Roblin	Picton (R.R. 6), Ont.
Joseph H. Pine	Bloomfield (R.R. 1), Ont.
Thos. Welbanks	Milford, Ont.

Officers:

Geo. M. McCartney, President	Wellington, Ont.
Byron E. Harrison, Vice-President	Picton, Ont.
M. R. German, Secretary-Treasurer	Picton, Ont.

Auditors:

Walter Striker	Milford, Ont.
H. H. Huff	Bloomfield, Ont.

Unassessed premium note capital, \$40,724.35.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

ASSETS.

Cash on hand at head office	\$8 00	
Cash in Bank of Montreal, Picton	48 86	
Cash in Bank of Nova Scotia, Picton	1,166 39	
Cash in Union Bank, Picton	1,213 08	
		\$2,436 33
Amount unpaid of fixed payments of 1917		126 20
Amount of premium notes in force, after deducting all payments thereon and assessments levied		40,724 35
Total assets		\$43,286 88

LIABILITIES.

Amount of re-insurance	\$3 50
“ other (calendars)	112 20
Total liabilities	\$115 70

RECEIPTS.

Cash balance at 31st December, 1916 (not extended)	\$3,164 66
Cash received for fixed payments of 1917	\$6,425 19
“ fixed payments due in prior years	57 95
“ interest	83 23
“ all other	8 90
Total receipts	<u>\$6,575 27</u>

EXPENDITURE.

Expenses of management:

Amount paid for commission and fees to agents	\$912 24
“ investigation and adjustment of claims	31 00
“ salaries, directors' and auditors' fees	949 60
“ fire marshal tax	26 78
“ travelling expenses	4 75
“ statutory assessment and license	23 34
“ printing, stationery and advertising	60 01
“ postage, telephone, telegrams and express	78 00
“ Underwriters' Association, fees	4 00

Total expenses of management \$2,089 72

Miscellaneous payments:

Cash paid for losses which occurred during 1917	5,065 93
“ rebate	86 20
“ re-insurance	61 75

Total expenditure \$7,303 60

CURRENCY OF RISKS:

Amount covered by Policies in force 31st December, 1917.

	Three years.
Mutual	\$2,296,745 00
Less re-insured	15,250 00
Net amount of risks at 31st December, 1917	<u>\$2,281,495 00</u>

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1916	1,207	\$2,234,585 00
Policies new and renewed during 1917	425	796,425 00
Gross number and amount in force during 1917	1,632	\$3,031,010 00
Less expired and cancelled in 1917	414	747,665 00
Net risks in force 31st December, 1917	1,218	<u>\$2,283,345 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1917.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	\$53,664 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	40,724 35
Amount of premium notes received during the year 1917	15,977 00
Payments on the premium notes of 1917, including all sums credited on said premium notes, viz.:	
(a) Cash paid up to 31st December, 1917	2,256 74

BERTIE AND WILLOUGHBY FARMERS' MUTUAL FIRE INSURANCE COMPANY.

*HEAD OFFICE, WELLAND.

Commenced business 6th February, 1880.

Names and addresses of the Directors and Officers for the year 1918:

Directors:

Nathan Day	Ridgeway, Ont.
John K. Misener	Pt. Robinson, Ont.
Jno. B. Gallinger	Southend, Ont.
Paul J. Willson	Marshville, Ont.
Lewis A. Doan	Humberstone, Ont.
Robert McCredie	Chippawa, Ont.
Taylor Beckett	Ridgeville, Ont.
E. O. Disher	Ridgeway, Ont.
Isaiah Hansler	Welland (R.R. 1), Ont.

Officers:

Nathan Day, President	Ridgeway, Ont.
John K. Misener, Vice-President	Pt. Robinson, Ont.
John G. Wills, Secretary	Marshville, Ont.
Imperial Bank, Treasurer	Ridgeway, Ont.

Auditors:

A. E. Riegle	Ridgeway, Ont.
W. B. Disher	Ridgeway, Ont.

Unassessed premium note capital, \$93,084.60.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

ASSETS.

Cash in Imperial Bank, Ridgeway	\$2,020 36
Amount unpaid of fixed payments of 1917	390 79
Amount of all premium notes in force, after deducting all payments thereon and assessments levied	93,084 60
Total assets	\$95,495 75

LIABILITIES—None.

*By Order-in-Council, dated July 31st, 1917, the head office was removed from the Village of Ridgeway to the City of Welland.

RECEIPTS.

Cash balance at 31st December, 1916 (not extended)	\$4,451 50
Cash received as fixed payments of 1917	\$7,769 27
“ fixed payments of prior years	201 82
“ assessment levied in prior year	391 33
“ interest	94 56
“ workmen’s risk	5 40
“ all other	19 67
Total receipts	<u>\$8,482 05</u>

EXPENDITURE.

Expenses of management:	
Amount paid for commissions to agents	\$179 59
“ statutory assessment and license	34 87
“ printing, stationery and advertising	103 12
“ salaries, directors’ and auditors’ fees	939 00
“ postage, telephone, telegrams and express	127 27
“ fire marshal tax	45 32
“ travelling expenses	5 00
“ investigation of claims	59 50
“ law costs, <i>re</i> change head office	11 61
“ interest	254 70
“ rent	3 25
“ other expenses	10 00
Total expenses of management	<u>\$1,773 23</u>
Miscellaneous payments:	
Cash paid for losses which occurred during 1917	5,530 86
“ rebates	109 10
“ repayment of loan	3,500 00
Total expenditure	<u>\$10,913 19</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1917.

	Three years.
Mutual	\$3,598,545 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1916	1,830	\$3,656,068 00
Policies new and renewed in 1917	564	1,159,010 00
Gross number and amount in force during 1917	2,394	\$4,815,078 00
Less expired and cancelled in 1917	629	1,216,533 00
Net risks in force 31st December, 1917	1,765	<u>\$3,598,545 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1917.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	\$108,702 32
Amount of all premium notes in force, after deducting all payments thereon and assessments levied	93,084 60
Amount of premium notes received during the year 1917	35,723 06
Payments on the premium notes of 1917, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1917	2,695 57

BLANSHARD MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ST. MARY'S.

Commenced business 27th March, 1876.

Names and addresses of the Directors and Officers for the year 1918:

Directors:

George B. Webster	St. Mary's, Ont.
Robert Berry	St. Mary's, Ont.
Hilson Stanley	Granton, Ont.
Thomas H. Driver	Science Hill, Ont.
W. L. Switzer	St. Mary's, Ont.
James More	Kirkton, Ont.
George Hookway	Science Hill, Ont.
Duncan McVannel	St. Mary's, Ont.
Robert Knowles	Granton, Ont.

Officers:

George B. Webster, President	St. Mary's, Ont.
Robert Berry, Vice-President	St. Mary's, Ont.
J. H. Jameson, Secretary-Treasurer	St. Mary's, Ont.

Auditors:

R. W. Switzer	St. Mary's, Ont.
J. J. Bellamy	St. Mary's, Ont.

Unassessed premium note capital, \$65,110.42.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

ASSETS.

Cash value, Dominion War Loan	\$1,000 00
Cash on hand at head office	\$226 76
Cash in Molsons Bank, St. Mary's	2,177 80
“ Bank of Montreal, St. Mary's, Ont.	2,008 05
“ Royal Bank, St. Mary's, Ont.	382 37
“ Merchants Bank, Granton, Ont.	2,486 47
	<hr/>
	7,281 45
Amount unpaid of assessments levied during 1917	315 97
Amount unpaid of assessments levied prior to 1917	6 99
Amount of premium notes in force, after deducting all payments thereon and assessments levied	65,110 42
	<hr/>
Total assets	\$73,714 83

LIABILITIES.

Amount of reported loss under adjustment	\$634 00
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RECEIPTS.

Cash balance at 31st December, 1916 (not extended)	\$7,928 25
Cash received for assessments levied in 1917	\$3,126 66
“ assessments prior to 1917	193 88
“ interest	197 57
Total receipts	\$3,518 11

EXPENDITURE.

Expenses of management:	
Amount paid for investigation of claims	\$62 00
“ statutory assessment and license fee	21 59
“ fire marshal tax	13 22
“ salaries, directors’ and auditors’ fees	206 00
“ printing, stationery and advertising	99 50
“ postage, telephone, telegrams and express	26 10
“ delegates, Underwriters’ Association	30 00
“ fee, Underwriters’ Association	4 00
“ bond	12 00
“ other expenses	8 50
Total expenses of management	\$482 91
Miscellaneous payments:	
Cash paid for losses which occurred during 1917	2,622 92
“ fire proof safe	68 00
“ invested in war loan (not extended)	\$991 08
Total expenditure	\$3,173 83

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1917.

Three-years

Mutual	\$2,206,334 00
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MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1916	861	\$2,031,423 00
Policies new and renewed during 1917	337	818,071 00
Gross number and amount in force during 1917	1,198	\$2,849,494 00
Less expired and cancelled in 1917	299	643,160 00
Net risks in force 31st December, 1917	899	\$2,206,334 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1917.

	Three-year risks.
Amount of face of all premium notes legally liable to assessment	\$71,060 76
Amount of all premium notes, after deducting all payments thereon and assessments levied	65,110 42
Amount of premium notes received during the year 1917	26,498 24

NORTH KENT MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, THAMESVILLE, ONT.

Commenced business 31st May, 1910.

Names and addresses of the Directors and Officers for the year 1918:

Directors:

H. J. French	Dresden, Ont.
W. J. Mitton	Thamesville, Ont.
Peter G. Morgan	Thamesville, Ont.
C. E. Bodkin	Thamesville, Ont.
J. W. Simpson	Tupperville, Ont.
Raymond Lanigan	Eberts, Ont.
Robert Forsyth	Eberts, Ont.
J. B. Clapp	Turnerville, Ont.
Walter Holmes	Dawn Mills, Ont.

Officers:

H. J. French, President	Dresden, Ont.
W. J. Mitton, Vice-President	Thamesville, Ont.
G. A. Fraser, Secretary-Treasurer	Thamesville, Ont.

Auditors:

W. J. Bodkin	Thamesville, Ont.
J. C. Harris	Thamesville, Ont.

Unassessed premium note capital, \$57,034.34.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

ASSETS.

Cash on hand in head office	\$61 19	
Cash in Merchants Bank, Thamesville, Ont.	3,343 89	
Cash in Canadian Bank of Commerce, Dresden, Ont.	193 81	
		\$3,598 89
Amount of unpaid fixed payments of 1917		139 70
Amount of premium notes, after deducting all payments thereon and assessments levied		57,034 34
Total assets		\$60,772 93

LIABILITIES,

Amount of losses adjusted	\$6 00
Total liabilities	\$6 00

RECEIPTS.

Cash balance at 31st December, 1916 (not extended)	\$2,518 01
Cash received by Company as fixed payments due in 1917	\$4,214 24
“ by Company as fixed payments due in prior years	93 10
“ for interest	63 40
“ for fees	6 50
“ other	25 00
Total receipts	<u>\$4,402 24</u>

EXPENDITURE.

Expenses of management:	
Cash paid for commission	\$226 00
“ law costs	10 00
“ fire marshal tax	15 91
“ travelling expenses	1 50
“ statutory assessment and license fee	19 05
“ salaries, directors' and auditors' fees	454 45
“ printing, stationery and advertising	43 50
“ postage, telephone, telegrams and express	33 68
“ investigation and adjustment of claims	26 00
“ other expenses of management	29 97
Total expenses of management	<u>\$860 06</u>
Miscellaneous payments:	
Cash paid for losses which occurred during 1917	2,419 98
“ rebates	41 32
Total expenditure	<u>\$3,321 36</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1917.

	Three years.
Mutual	\$2,154,690 10

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1916	852	\$1,720,720 10
Policies new and renewed during 1917	455	992,575 00
Gross number and amount in force at any time during 1917 ..	1,307	\$2,713,295 10
Deduct expired and cancelled in 1917	293	558,605 00
Net risks in force at 31st December, 1917	1,014	<u>\$2,154,690 10</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES.

On Policies in force 31st December, 1917.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	\$64,640 70
Amount of premium notes, after deducting all payments thereon and assessments levied	57,034 34
Amount of premium notes received during the year	29,777 25
Payments on premium notes of 1917, including all sums credited on said premium notes, viz.:	
(a) Cash paid up to 31st December, 1917	1,990 12

PEEL COUNTY FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, BRAMPTON.

Commenced business 24th June, 1876.

Names and addresses of the Directors and Officers for the year 1918:

Directors:

H. Aikin Dolson	Cheltenham, Ont.
Thomas McCartney	Caledon East, Ont.
N. Harrison	Malton (R.R. 3), Ont.
John Cunningham	Norval, Ont.
Moses Johnstone	Malton (R.R. 2), Ont.
John Gardhouse	Weston, Ont.
F. J. Jackson	Meadowvale, Ont.
Alex. Armstrong	Inglewood (R.R. 1), Ont.
R. J. McGregor	Inglewood, Ont.

Officers:

H. A. Dolson, President	Cheltenham (R.R. 1), Ont.
Thos. McCartney, Vice-President	Caledon East, Ont.
J. J. Stewart	Brampton, Ont.
David Kirkwood, Treasurer	Brampton, Ont.

Auditors:

John Sinclair	Brampton, Ont.
John H. Watson	Snelgrove, Ont.

Unassessed premium note capital, \$315,256.95.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

ASSETS.

Cash value of mortgages	\$20,600 00
Cash on hand at head office	\$155 26
Cash in Merchants Bank, Brampton	4,908 59
Cash in Dominion Bank, Brampton	5,117 08
	<hr/>
	10,180 93
Cash in agents' hands	755 55
Amount unpaid of fixed payments of 1917	82 75
Amount of premium notes in force, after deducting all payments thereon and assessments levied	\$315,256 95
Less residue of premium notes given for re-insurance.....	1,640 75
	<hr/>
	313,616 20
Amount of office furniture (not extended)	\$250 00
Amount of interest	137 50
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Total assets	\$345,372 93

LIABILITIES,

Amount of losses adjusted	\$250 00
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RECEIPTS.

Cash balance at 31st December, 1916 (not extended)	\$5,599 18	
Cash received at taking of application (not extended)	1,468 25	
Cash received as fixed payments of 1917		\$25,929 20
“ fixed payments for prior years		75 50
“ for interest		1,239 32
“ from realization of investments (not extended) ..	\$1,500 00	
“ from borrowed money		1,000 00
“ agents' balances of 1916 received in 1917		1,012 82
Total receipts		<u>\$29,256 84</u>

EXPENDITURE.

Expenses of management:

Cash paid to agents in fees (not extended)	\$1,468 25	
Cash paid for agents' commission		\$1,468 25
“ law costs		3 50
“ salaries, directors' and auditors' fees		2,348 10
“ statutory assessment and license fee		90 13
“ fire marshal tax		102 78
“ rent		202 00
“ taxes		51 15
“ travelling expenses		12 95
“ printing, stationery and advertising		387 00
“ investigation and adjustment of claims		367 85
“ postage, telephone, telegrams and express		248 45
“ for other expenses		96 52
Total expenses of management		<u>\$5,378 68</u>

Miscellaneous payments:

Cash paid for losses which occurred prior to 1917	2,763 75	
“ losses which occurred during 1917	15,987 63	
“ rebate	792 88	
“ re-insurance	252 15	
“ repayment of loans	1,000 00	

Total expenditure \$26,175 09

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1917.

	Three years.	Four years.	Total.
Mutual	\$5,680,121 00	\$5,636,719 00	\$11,316,840 00
Re-insurance	56,900 00	.....	56,900 00
Net risks, December 31st, 1917	<u>\$5,623,221 00</u>	<u>\$5,636,719.00</u>	<u>\$11,259,940 00</u>

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1916	4,077	\$10,421,264 00
Policies new and renewed during 1917	1,417	3,616,691 00
Gross number and amount in force during 1917	5,494	\$14,037,955 00
Less expired and cancelled in 1917	1,136	2,721,115 00
Net risks in force 31st December, 1917	<u>4,358</u>	<u>\$11,316,840 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1917.

	Three-year risks.	Four-year risks.	Total.
Amount of face of all premium notes held by Company and legally liable to assessment	\$191,679 20	\$190,868 55	\$382,547 75
Amount of all premium notes on Policies in force 31st December, 1917, after deducting all payments thereon and assessments levied	157,627 50	157,629 45	315,256 95
Amount of premium notes received during the year 1917	75,466 35	47,388 40	122,854 75
Payments on premium notes of 1917, includ- ing all sums credited on said premium notes:			
Cash paid up to 31st December, 1917 ...	13,292 80	3,312 35	16,605 15

B.—Re-insurance.

Amount of premium notes given by the Company for re-insurance	1,893 00
Less payments made thereon	252 25
<hr/>	
Residue of said premium notes for which the Company is still liable	\$1,640 75

PEEL AND MARYBOROUGH MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, DRAYTON.

Commenced business 15th July, 1887.

Names and addresses of the Directors and Officers for the year 1918:

Directors:

Robert McArthur	Moorefield, Ont.
E. G. Henry	Drayton, Ont.
W. T. Whale	Goldstone, Ont.
Wm. Newstead	Moorefield, Ont.
Jno. C. Dixon	Moorefield, Ont.
J. B. Farrell	Arthur, Ont.
Wm. Murdock	Palmerston, Ont.
P. J. Cunningham	Grand Valley, Ont.
Jesse Jack	Moorefield, Ont.
Alex. Duff	Drayton, Ont.
Henry Barkwell	Wallenstein, Ont.
I. J. Murphy	Orangeville, Ont.

Officers:

Robert McArthur, President	Moorefield, Ont.
E. G. Henry, Vice-President	Drayton, Ont.
James McEwing, Secretary-Treasurer	Drayton, Ont.

Auditors:

Peter Boyer	Moorefield, Ont.
Jas. E. McDougall	Alma, Ont.

Unassessed premium note capital, \$129,349.80.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

ASSETS.

Cash value of real estate	\$1,500 00
Cash value of mortgages	2,800 00
Cash value of war loan	9,000 00
Cash on hand	\$211 38
Cash in Royal Bank, Drayton	2,351 72
Cash in Bank of Hamilton, Moorefield	2,736 28
Cash in Bank of Hamilton, Orangeville	1,219 06
Cash in Royal Bank, Arthur	1,682 99
Cash in Royal Bank, Grand Valley	2,381 42
Cash in Sterling Bank, Orangeville	735 35
	<hr/>
	11,318 20

Amount unpaid of fixed payments of 1917	1,319 20
Amount unpaid of fixed payments due prior to 1917 (not extended)	\$81 75
Amount of premium notes in force, after deducting all payments thereon and assessments levied	\$129,349 80
Less residue of premium notes given for re-insurance	150 00
	<hr/>
Amount of office furniture (not extended)	\$200 00
	<hr/>
Total assets	\$155,137 20

LIABILITIES—None.

RECEIPTS.

Cash balance at 31st December, 1916 (not extended)	\$9,459 71
Cash received as fixed payments of 1917	\$15,645 10
“ as fixed payments of prior years	845 70
“ for interest	677 70
“ rent	65 00
“ fire loss on office	70 00
“ mortgage investments (not extended)	\$400 00
	<hr/>
Total receipts	\$17,303 50

EXPENDITURE.

Expenses of management:

Cash paid for agents' commission and fees	\$1,257 50
“ statutory assessment and license fee	70 48
“ printing, stationery and advertising	204 80
“ salaries, directors' and auditors' fees	1,025 00
“ investigation and adjustment of claims	350 00
“ postage, telephone, telegrams and express	116 35
“ rent and insurance	20 34
“ taxes	84 59
“ fuel and light	51 81
“ travelling expenses	29 00
“ caretaking of office and repairs to office building	42 50
“ other expenditure	26 50
	<hr/>
Total expenses of management	\$3,278 87

Miscellaneous payments:

Cash paid for losses which occurred during 1917	9,391 75
“ rebate, abatements and returned premiums	201 15
“ invested in municipal debentures (not extended)	\$2,973 24

Total expenditure	\$12,871 77
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CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1917.

	Four years.
Mutual	\$8,454,550 00
Less re-insurance	10,000 00
Total risks carried	<u>\$8,444,550 00</u>

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1916	3,486	\$8,016,400 00
Policies new and renewed during 1917	1,095	2,708,650 00
Gross number and amount in force during 1917	4,581	\$10,725,050 00
Less expired and cancelled in 1917	1,037	2,270,500 00
Net risks in force 31st December, 1917	3,544	<u>\$8,454,550 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1917.

	Four years.
Amount of face of all premium notes held by Company and legally liable to assessment	\$168,850 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	129,349 80
Amount of premium notes received during the year 1917	54,137 50

LENNOX AND ADDINGTON MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, NAPANEE.

Commenced business 17th August, 1876.

Names and addresses of the Directors and Officers for the year 1918:

Directors:

A. C. Parks	Napanee, Ont.
H. A. Baker	Moscow, Ont.
J. C. Hudgins	Selby, Ont.
Albert Hartman	Odessa, Ont.
M. I. Huffman	Moscow, Ont.
R. W. Longmore	Wilton, Ont.

Officers:

A. C. Parks, President	Napanee, Ont.
H. A. Baker, Vice-President	Moscow, Ont.
Manly Jones, Secretary-Treasurer	Napanee, Ont.

Auditors:

W. R. Lott	Napanee, Ont.
C. W. Neville	Napanee, Ont.

Unassessed premium note capital, \$54,266.84.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

ASSETS.

Cash on hand at head office	\$21 70	
Cash on deposit in Northern Crown Bank, Napanee	2,454 63	
Cash on deposit in Merchants Bank, Napanee	41 08	
		\$2,517 41
Amount unpaid of fixed payments of 1917		347 65
Amount of prior instalments or fixed payment (not extended)	\$94 05	
Amount of premium notes in force, after deducting all payments thereon and assessments levied		54,266 84
Office furniture and safe (not extended)	\$50 00	
Total assets		\$57,131 90

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1916 (not extended)	\$135 93
Cash received during 1917 for:	
“ fixed payments of 1917	\$5,864 95
“ fixed payments of prior years	74 00
“ interest	17 35
“ refund	5 00
Total receipts	<u>\$5,961 30</u>

EXPENDITURE.

Expenses of management:	
Amount paid for commission to agents	808 12
“ statutory assessment and license fee	20 30
“ interest	25 50
“ fire marshal tax	38 63
“ law costs	20 00
“ fuel and light	15 00
“ printing, stationery and advertising	118 75
“ salaries, directors’ and auditors’ fees	747 40
“ postage, telephones, telegrams, express, etc.	41 00
“ investigation and adjustment of claims	7 05
“ rent	19 00
“ taxes	28 80
“ all other expenses	10 95
Total expenses of management	<u>\$1,900 50</u>
Miscellaneous payments:	
Cash paid for losses which occurred during 1917	844 66
“ rebate	146 34
“ re-insurance	88 32
“ repayment of loan	600 00
Total expenditure	<u>\$3,579 82</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1917.

	Three years.
Mutual	\$1,866,404 00
Less re-insured	21,420 00
Net amount of risks at 31st December, 1917	<u>\$1,844,984 00</u>

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1916	1,092	\$1,872,434 00
Policies new and renewed during 1917	335	594,205 00
Gross number and amount in force during 1917	1,427	\$2,466,639 00
Less expired and cancelled in 1917	358	600,235 00
Net risks in force, 31st December, 1917	1,069	<u>\$1,866,404 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1917.

Amount of face of all premium notes held by Company and legally liable to assessment .....	.....
Residue of all premium notes on policies in force December 31st, 1917, after deducting all fixed payments thereon and assessments levied	\$54,266 84
Amount of premium notes received during the year 1917	20,628 00
Payments on the premium notes of 1917, including all sums credited on said premium notes, viz.:	
(a) Cash paid up to 31st December, 1917	1,897 50

WEST WAWANOSH MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, DUNGANNON.

Commenced business 13th May, 1879.

Names and addresses of the Directors and Officers for the year 1918:

Directors:

Alexander Nicholson	Lucknow, Ont.
Matthew Lockhart	Auburn, Ont.
Wm. P. Reed	Lucknow (R.R. 7), Ont.
Wm. McQuillin	Lucknow, Ont.
John A. McKenzie	Kincardine, Ont.
Timothy Griffin	Lucknow, (R.R. 7), Ont.
James Girvin	Goderich, Ont.
John Cox	Bayfield, Ont.
Robert McIlwain	Goderich (R.R. 6), Ont.

Officers:

Alexander Nicholson, President	Lucknow, Ont.
Matthew Lockhart, Vice-President	Auburn, Ont.
Thomas G. Allan, Secretary	Dungannon, Ont.
Thomas Stothers, Treasurer	Dungannon, Ont.

Auditors:

John Wilson	Auburn, Ont.
W. A. Wilson	Lucknow, Ont.

Unassessed premium note capital, \$216,383.10.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

ASSETS.

Canada War Loan	\$500 00
Actual cash on hand at head office	\$64 63
Actual cash in Sterling Bank, Dungannon	15,422 72
	<hr/>
	15,487 35
Amount unpaid of fixed payments of 1917	309 45
Fixed payments, prior years (not extended)	\$56 15
Amount of premium notes in force after deducting all payments thereon and assessments levied	216,383 10
	<hr/>
Total assets	\$232,679 90

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1916 (not extended)	\$13,060 68
Cash received for fixed payments of 1917	\$12,195 70
“ fixed payments due in prior years	100 85
“ interest	378 34
“ all other	9 20
Total receipts	<u>\$12,684 09</u>

EXPENDITURE.

Expenses of management:	
Amount paid for commission	\$841 50
“ rent	30 00
“ fire marshal tax	46 31
“ statutory assessment and license	51 33
“ printing, stationery and advertising	81 50
“ salaries, directors' and auditors' fees	1,013 00
“ postage, telephone, telegrams and express	162 68
“ travelling expenses	132 60
“ investigation of claims	237 50
“ all other	7 00
Total expenses of management	<u>\$2,603 42</u>
Miscellaneous payments:	
Cash paid for losses which occurred prior to 1917	140 00
“ losses which occurred during 1917	6,732 82
“ rebate	281 18
Total expenditure	<u>\$9,757 42</u>

CURRENCY OF RISKS.

	Four years.
Mutual	\$6,106,125 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1916	2,912	\$5,671,020 00
Policies new and renewed during 1917	975	2,045,750 00
Gross number and amount in force during 1917	3,887	\$7,716,770 00
Less expired and cancelled in 1917	856	1,610,645 00
Net risks in force 31st December, 1917	3,031	<u>\$6,106,125 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1917.

	Four-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	\$244,245 00
Amount of premium notes, after deducting all payments thereon and assessments levied	216,383 10
Amount of premium notes received during the year 1917	81,830 00
Payments on the premium notes of 1917, including all sums credited on said premium notes, viz.:	
Cash paid up to December 31st, 1917	4,091 50

THE USBORNE AND HIBBERT MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, FARQUHAR.

Commenced business 28th June, 1876.

Names and addresses of the Directors and Officers for the year 1918:

Directors:

T. Ryan	Dublin (R.R. 2), Ont.
Wm. Roy	Mitchell (R.R. 5), Ont.
Robert Norris	Staffa (R.R. 1), Ont.
J. L. Russell	Russeldale, Ont.
Wm. Brock	Granton (R.R. 1), Ont.
John T. Allison	Exeter (R.R. 3), Ont.

Officers:

Thos. Ryan, President	Dublin (R.R. 2), Ont.
Wm. Roy, Vice-President	Mitchell (R.R. 5), Ont.
Wm. A. Turnbull, Secretary-Treasurer	Kirkton (R.R. 1), Ont.

Auditors:

John Kay	Staffa (R.R. 1), Ont.
J. S. Ballantyne	Hensall (R.R. 1), Ont.

Unassessed premium note capital, \$156,965.83.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Cash value of mortgages	\$8,000 00
Cash value of bonds, Canada War Loan	1,000 00
Cash on hand at head office	\$92 91
Cash in Bank of Commerce, Exeter	3,115 78
	<hr/>
	3,208 69
Amount of unpaid assessments levied during 1917	238 05
Amount of premium notes in force, after deducting all payments thereon and assessments levied	156,965 83
Interest accrued	310 00
	<hr/>
Total assets	\$169,722 57

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1916 (not extended)	\$7,280 16
Cash received for assessments levied in 1917	\$8,414 25
“ assessments levied before 1917	154 80
“ interest	489 99
Cash borrowed during 1917	1,500 00
	<hr/>
Total receipts	\$10,559 04

EXPENDITURE.

Expenses of management:

Cash paid for travelling expenses	54 90
“ investigation and adjustment of claims	158 00
“ statutory assessment and license	51 86
“ fire marshal tax	33 99
“ interest	20 00
“ salaries, directors’ and auditors fees	740 05
“ printing, stationery and advertising	96 60
“ postage, telephones, telegrams and express	108 89
“ rent	30 00
“ legal and court costs	1 00
“ other expenses	8 00
<hr/>	
Total expenses of management	\$1,303 29

Miscellaneous payments:

Cash paid for losses which occurred prior to 1917	15 42
“ losses which occurred during 1917,.....	10,316 17
“ rebate	4 55
“ repayment of loans	1,500 00
“ donation to Red Cross Society	500 00
“ invested, Canada War Loan (not extended)..	\$991 08
<hr/>	
Total expenditure	\$13,639 43
<hr/>	

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1917.

	Four years.
Mutual	\$5,968,090 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1916	2,406	\$5,737,025 00
Policies new and renewed during 1917	641	1,678,760 00
<hr/>		
Gross number and amount in force during 1917	3,047	\$7,415,785 00
Less expired or cancelled in 1917	640	1,447,695 00
<hr/>		
Net risks in force 31st December, 1917	2,407	\$5,968,090 00
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CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1917.

	Four years.
Amount of face of all premium notes legally liable to assessment	\$177,051 88
Amount of all premium notes, after deducting all payments thereon and assessments levied	156,965 83
Amount of premium notes received during the year 1917	49,687 85

OTTER MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, NORWICH.

Commenced business 13th August, 1887.

Names and addresses of the Directors and Officers for the year 1918:

Directors:

A. W. Smith	Scotland, Ont.
Jas. E. Carroll	Norwich, Ont.
J. R. Johnson	Springford, Ont.
T. J. Lammiman	Currie's, Ont.
J. W. Davis	Otterville, Ont.
F. W. Vardon	Springford, Ont.
William Schell	Norwich, Ont.
Robt. Fewster	Norwich, Ont.
P. Slattery	Woodstock, Ont.

Officers:

A. W. Smith, President	Scotland, Ont.
Jas. E. Carroll, Vice-President	Norwich, Ont.
T. M. Cayley, Secretary	Norwich, Ont.

Auditors:

John McKee	Norwich, Ont.
A. W. De Long	Norwich, Ont.

Unassessed premium note capital, \$189,601.75.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

ASSETS.

Cash on hand at head office	\$13 10
Amount of unpaid instalments, fixed payments, 1917	736 90
Amount of unpaid fixed payments of prior years (not extended)	\$170 05
Amount of premium notes in force, after deducting all payments thereon and assessments levied	189,601 75
Total assets	<u>\$190,351 75</u>

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1916 (not extended)	\$3,724 70
Cash received for application fees	\$590 70
“ fixed payments of 1917	10,257 70
“ fixed payments of prior years	765 45
“ interest	80 74
Total receipts	<u>\$11,694 59</u>

EXPENDITURE.

Expenses of management:

Amount paid for commission	\$650 10
“ investigation of claims	131 50
“ salaries, directors’ and auditors’ fees	998 70
“ interest	12 20
“ stationery, printing, advertising and calendars	67 28
“ postage, telephone, telegrams and express	136 25
“ rent	50 00
“ taxes	15 30
“ statutory assessment and license	44 33
“ fire marshal tax	40 62
“ travelling expenses	15 50
“ other expenses, <i>re</i> Underwriters’ meeting	34 50

Total expenses of management

\$2,196 28

Miscellaneous payments:

Amount paid for losses which occurred during 1917	12,893 80
“ rebate	316 11

Total expenditure

\$15,406 19

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1917.

	Four years.
Mutual	\$5,021,370 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1916	1,918	\$4,814,135 00
Policies new and renewed during 1917	576	1,519,135 00
Gross number and amount in force during 1917	2,494	\$6,333,270 00
Less expired and cancelled in 1917	558	1,311,900 00
Net risks in force 31st December, 1917	1,936	\$5,021,370 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1917.

	Four years.
Amount of face of all premium notes held by Company and legally liable to assessment	\$215,142 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	189,601 75
Amount of premium notes received during the year 1917	65,616 00
Amount of payments on premium notes of 1917, including all sums credited on said premium notes, viz.: Cash paid up to 31st December, 1917	3,280 80

HOWICK FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, GORRIE.

Commenced business 10th July, 1873.

Names and addresses of the Directors and Officers for the year 1918:

Directors:

John Jackson	Harriston, Ont.
Hugh W. Edgar	Gorrie, Ont.
A. E. Gallaher	Wroxeter, Ont.
John A. Bryans	Fordwich, Ont.
Alexander McKercher	Wroxeter, Ont.
James Kirton	Bluevale, Ont.

Officers:

John Jackson, President	Harriston, Ont.
Hugh W. Edgar, Vice-President	Gorrie, Ont.
W. S. McKercher, Secretary-Treasurer	Wroxeter, Ont.

Auditors:

T. R. Bennett	Wingham, Ont.
A. A. Graham	Fordwich, Ont.

Unassessed premium note capital, \$559,402.58.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

ASSETS.

Cash value of real estate	\$1,300 00
Cash value bonds and debentures	22,000 00
Stock of Wroxeter Rural Telephone Co., Limited	100 00
Cash at head office	\$19 27
Cash in Standard Bank, Brussels	547 67
Cash in Royal Bank, Harriston	1,033 50
Cash in Bank of Hamilton, Wroxeter	1,543 75
	<hr/>
	3,144 19
Amount unpaid of fixed payments of 1917	596 65
Amount unpaid of fixed payments of prior years (not extended)	\$180 75
Amount of premium notes in force, after deducting all payments thereon and assessments levied	559,402 58
Amount of accrued interest	253 00
Office furniture and safe (not extended)	\$200 00
	<hr/>
Total assets	\$586,796 42

LIABILITIES.

Amount of losses supposed or reported	\$79 00
Amount of all other liabilities	10 00
	<hr/>
Total liabilities	\$89 00

RECEIPTS.

Cash balance at 31st December, 1916 (not extended)	\$3,404 13
Cash held by agents for fees or surveys (not extended)	824 50
Cash received as fixed payments of 1917	\$24,629 09
“ fixed payments of prior years	573 80
“ interest	1,434 50
“ all other sources	134 50
“ from investments (not extended)	\$4,761 25
Total receipts	<u>\$26,771 89</u>

EXPENDITURE.

Expenses of management:	
Amount paid for agents' commission	\$1,598 40
“ investigation and adjustment of claims	802 30
“ statutory assessment and license	99 89
“ fire marshal tax	95 60
“ printing, stationery and advertising	180 42
“ salaries, directors' and auditors' fees	1,628 40
“ postage, telephone, telegrams and express	186 80
“ law costs	937 13
“ fuel and light	70 19
“ travelling expenses	108 25
“ taxes (Government and Municipal)	71 95
“ other expenses	176 25
Expenses of management	<u>\$5,955 58</u>
Miscellaneous payments:	
Cash paid for losses which occurred prior to 1917	3,960 25
“ losses which occurred during 1917	21,350 42
“ returned premiums and rebate	516 83
“ invested (not extended)	\$10 00
Total expenditure	<u>\$31,783 08</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1917,

	Four years.	Total.
Mutual	\$12,351,545 00	\$12,351,545 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1916	5,434	\$11,615,662 00
Policies new and renewed during 1917	1,649	3,744,855 00
Gross number and amount in force during 1917	7,083	\$15,360,517 00
Less expired and cancelled in 1917	1,570	3,008,972 00
Net risks in force 31st December, 1917	5,513	<u>\$12,351,545 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1917.

Four years.

Amount of face of all premium notes held by Company and legally liable to assessment	\$617,577 25
Amount of all premium notes, after deducting all payments thereon and assessments levied	559,402 58
Amount of premium notes received during the year 1917	187,242 75
Payments on the premium notes of 1917, including all sums credited on said premium notes, viz.:	
(a) Cash paid up to 31st December, 1917	7,397 81
(b) Notes for fixed payments or assessments unpaid at 31st December, 1917	75 10

HOPEWELL CREEK MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, NEW GERMANY.

Commenced business 3rd March, 1880.

Names and addresses of the Directors and Officers for the year 1918:

Directors:

Alex. McKay	Wallenstein, Ont.
Mark May	New Germany, Ont.
George Hannel	Ariss, Ont.
Frederick Schaefer	New Hamburg, Ont.
Wm. R. Fisk	Guelph, Ont.
L. K. Weber	Hawkesville, Ont.
Archie Newstead	Breslau, Ont.
Chas. M. Wilhelm	New Germany, Ont.
N. W. Schmidt	St. Agatha, Ont.

Officers:

Alex. McKay, President	Wallenstein, Ont.
Mark May, Vice-President	New Germany, Ont.
Anton Frank, Secretary-Treasurer	New Germany, Ont.

Auditors:

A. W. Zinger	New Germany, Ont.
A. J. Frank	New Germany, Ont.

Unassessed premium note capital, \$52,247.07.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

ASSETS.

Amount of cash in Royal Bank, Guelph, Ont.	\$1,528 59	
Amount of cash in Bank of Commerce, Guelph, Ont.	2,716 91	
		\$4,245 50
Amount unpaid of assessments levied in 1917		237 38
Amount of premium notes in force after deducting all payments thereon and assessments levied		52,247 07
Office furniture, safe (not extended)	\$100 00	
Total assets		\$56,729 95

LIABILITIES.—None.

RECEIPTS.

Cash balance, 31st December, 1916 (not extended)	\$3,228 77	
Cash received for assessments levied in 1917		\$1,347 86
“ assessments levied in years prior to 1917		175 95
“ interest		88 97
Total receipts		<u>1,612 78</u>

EXPENDITURE.

Expenses of management:

Amount paid for agents' commission	\$129 15
“ statutory assessments and license fees	13 67
“ fire marshal tax	7 81
“ printing, stationery and advertising	61 71
“ salaries, directors' and auditors' fees	298 00
“ postage, telephone, telegrams and express	36 21
Total expenses of management	<u>\$546 55</u>

Miscellaneous payments:

Cash paid for losses which occurred prior to 1917	9 50
“ losses which occurred during 1917	40 00
Total expenditure	<u>\$596 05</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1917.

Four years.

Mutual	\$1,085,124 00
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MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1916	613	\$1,061,259 00
Policies new and renewed during 1917	128	277,500 00
Gross number and amount in force during 1917	741	\$1,338,759 00
Less expired and cancelled in 1917	133	253,635 00
Net risks in force 31st December, 1917	608	<u>\$1,085,124 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1917.

Four years.

Amount of face of all premium notes held by Company and legally liable to assessment	\$57,178 10
Amount of premium notes, after deducting all payments thereon and assessments levied	52,247 07
Amount of premium notes received during the year 1917	14,277 00

ONEIDA FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ONEIDA.

Commenced business 27th March, 1875.

Names and addresses of the Directors and Officers for the year 1918:

Directors:

Peter Kinnear	Cayuga (R.R. 4), Ont.
W. S. Dunnet	Lythmore.
Allan Anderson	Caledonia (R.R. 3), Ont.
James Downey	Caledonia (R.R. 3), Ont.
Geo. Ferguson	Cayuga (R.R. 5), Ont.
R. E. King	Cayuga (R.R. 4), Ont.

Officers:

Peter Kinnear, President	Cayuga, (R.R. 4), Ont.
W. S. Dunnet, Vice-President	Lythmore, Ont.
M. C. Senn, Secretary-Treasurer	Caledonia (R.R. 3), Ont.

Auditors:

Hugh Anderson	Caledonia (R.R. 3), Ont.
Alex. Dunnet	Hagersville (R.R. 3), Ont.

Unassessed premium note capital, \$26,955.10.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

ASSETS.

Cash on hand at head office	\$40 44	
Cash on hand at Standard Bank, Caledonia, Ont.	1,795 49	
Cash on hand at Bank of Hamilton, Hagersville, Ont.	278 37	
		\$2,114 30
Amount of unpaid assessments levied during 1917		30 30
Amount of premium notes in force, after deducting all payments thereon and assessments levied		26,955 10
Total assets		\$29,099 70

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1916 (not extended)	\$1,219 45	
Cash received for assessment levied in 1917		\$1,487 57
“ assessments of prior years		4 32
“ interest		28 63
Total receipts		\$1,520 52

EXPENDITURE.

Expenses of management:

Amount paid for statutory assessment and license fee	\$12 85
" printing, stationery and advertising	63 00
" salaries, directors' and auditors' fees	237 00
" postage, telephone, telegrams and express	10 14
" fire marshal tax	5 85
" travelling expenses	13 50
" dues, Underwriters' Association	3 00
	<hr/>
	\$345 34

Miscellaneous payments:

Cash paid for losses which occurred during 1917	280 33
	<hr/>
Total expenditure	\$625 67



CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1917.

Three years.

Mutual	<u>\$1,004,018 00</u>
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MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1916	368	\$961,023 00
Policies new and renewed during 1917	142	398,510 00
	<hr/>	<hr/>
Gross number and amount in force during 1917	510	\$1,359,533 00
Less expired and cancelled in 1917	147	355,515 00
	<hr/>	<hr/>
Net risks in force 31st December, 1917	363	<u>\$1,004,018 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1917.

Three-year risks

Amount of face of all premium notes held by Company and legally liable to assessment	\$30,639 76
Amount of all premium notes, after deducting all payments thereon and assessments levied	26,955 10
Amount of premium notes received during 1917	12,128 74
Payments on premium notes of 1917, including all sums credited on said premium notes, viz.:	
Cash paid up to 31st December, 1917	458 53

NICHOL MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, FERGUS.

Commenced business 1st May, 1860.

Names and addresses of the Directors and Officers for the year 1918:

Directors:

John R. Wissler	Elora, Ont.
Michael Heffernan	Arthur, Ont.
David Rea	Fergus, Ont.
Adam Boyle	Orton, Ont.
W. L. Gordon	Elora, Ont.
Wm. J. Deans	Fergus, Ont.

Officers:

John R. Wissler, President	Elora, Ont.
Michael Heffernan, Vice-President	Arthur, Ont.
James Beattie, Secretary-Treasurer	Fergus, Ont.

Auditors:

Col. J. J. Craig	Fergus, Ont.
John McClelland	Arthur, Ont.

Unassessed premium note capital, \$92,361.13.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

ASSETS.

Cash value debentures	\$5,000 00
Cash on hand at head office	\$407 49
Actual cash in Imperial Bank, Fergus	1,102 89
“ Royal Bank, Fergus	218 48
	<hr/>
	1,728 86
Amount unpaid of fixed payments of 1917	734 07
Amount unpaid of fixed payments in prior years (not extended)	\$915 58
Amount of premium notes in force after deducting all payments thereon and assessments levied	92,361 13
Less residue of premium notes given by the Company for re-insurance	246 70
	<hr/>
	92,114 43
Interest	141 76
	<hr/>
Total assets	\$99,719 12

LIABILITIES.

Amount of reported loss under adjustment	\$1,700 00
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RECEIPTS.

Cash balance at 31st December, 1916 (not extended)	\$1,466 61
Cash received as fixed payments of 1917	\$5,811 54
“ as fixed payments of prior years	291 83
“ for interest	306 55
“ permits	4 08
<hr/>	
Total premiums	\$6,414 00
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EXPENDITURE.

Expenses of management:	
Amount paid for agents' commission	\$748 50
“ investigation and adjustment of claims	163 95
“ statutory assessment and license fee	31 03
“ printing, stationery and advertising	63 30
“ salaries, directors' and auditors' fees	870 75
“ fire marshal tax	26 14
“ postage, telephone, telegrams and express	63 65
“ travelling expenses	20 00
“ other expenses	6 00
<hr/>	
Total expenses of management	\$1,993 32
Miscellaneous payments:	
Cash paid for losses which occurred during 1917	4,090 87
“ rebate	67 56
<hr/>	
Total expenditure	\$6,151 75
<hr/>	

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1917.

	Four years.
Mutual System	\$3,319,716 00
Less Re-insurance.	
On mutual system	14,500 00
<hr/>	
Net risks carried at 31st December, 1917	\$3,305,216 00
<hr/>	

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1916	1,632	\$3,186,936 00
Policies new and renewed during 1917	499	1,013,890 00
<hr/>		<hr/>
Gross number and amount in force during 1917	2,131	\$4,200,826 00
Less expired or cancelled in 1917	473	881,110 00
<hr/>		<hr/>
Net risks in force 31st December, 1917	1,658	\$3,319,716 00
<hr/>		<hr/>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1917.

	Four-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	\$109,291 42
Amount of all premium notes, after deducting all payments thereon and assessments levied	92,361 13
Amount of premium notes received during the year 1917	33,050 80
Payments on premium notes of 1917, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1917	2,047 28
Notes for fixed payments up to 31st December, 1917	161 30

Re-insurance.

Amount of residue of premium notes given by Company for re-insurance..	246 70
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NORFOLK COUNTY FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SIMCOE.

Commenced business 30th January, 1882.

Names and addresses of the Directors and Officers for the year 1918:

Directors:

Theo. Cunningham	Windham Centre, Ont.
A. R. Reid	Lynedoch, Ont.
George Erwin	Simcoe, Ont.
Wilson Porter	Port Dover, Ont.
Alfred Roberts	Simcoe, Ont.
Nelson Clement	Vanessa, Ont.
J. S. Benn	Courtland, Ont.
William A. Bowyer	Simcoe, Ont.
S. N. Palmerton	Walsh, Ont.
James H. Smith	Simcoe, Ont.
William Kelly	Glen Meyer, Ont.
Fred. Curtis	St. Williams, Ont.

Officers:

Theo. Cunningham, President	Windham Centre, Ont.
A. R. Reid, Vice-President	Lynedoch, Ont.
N. Stanley Boughner, Secretary-Treasurer	Simcoe, Ont.

Auditors:

Joseph Gilbertson	Simcoe, Ont.
Frank Shearer	Simcoe, Ont.

Unassessed premium note capital, \$79,472.53.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

ASSETS.

Cash on hand at head office	\$113 29	
Cash in Molsons Bank, Simcoe	49 61	
		\$162 90
Amount of premium notes in force, after deducting all payments thereon and assessments levied		79,472 53
Amount unpaid of fixed payments of 1917		173 69
Total assets		\$79,809 12

LIABILITIES.

Amount of borrowed money (promissory notes)	\$4,700 00
Total liabilities	\$4,700 00

RECEIPTS.

Cash balance at 31st December, 1916 (not extended)	\$181 69
Cash received as fixed payments of 1917	\$7,431 01
“ fixed payments of prior years	115 02
“ interest	1 60
“ borrowed during 1917	700 00
“ all other sources	16 09
Total receipts	<u>\$8,263 72</u>

EXPENDITURE.

Expenses of management:

Amount paid for agents' commission	\$1,094 29
“ printing, stationery and advertising	117 70
“ statutory assessment and license	24 34
“ fire marshal tax	32 44
“ taxes	16 21
“ salaries, directors' and auditors fees	739 00
“ travelling expenses	7 50
“ rent	110 00
“ postage, telephone and express	71 12
“ fuel and light	13 50
“ interest	307 75
“ other expenses	15 82
Total expenses of management	<u>\$2,549 67</u>

Miscellaneous payments:

Cash paid for losses which occurred prior to 1917	935 39
“ losses which occurred during 1917	4,424 07
“ rebate	73 38
“ in repayment of loan	300 00
Total expenditure	<u>\$8,282 51</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1917.

	Four years.
Mutual	\$2,446,625 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1916	1,557	\$2,367,880 00
Policies new and renewed during 1917	388	677,450 00
Gross number and amount in force during 1917	1,945	\$3,045,330 00
Less expired and cancelled in 1917	398	598,705 00
Net risks in force 31st December, 1917	1,547	<u>\$2,446,625 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1917.

	Four-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	\$97,251 00
Amount of all premium notes, after deducting all payments made thereon and assessments levied	79,472 53
Amount of premium notes received during the year 1917	27,098 00
Payment on premium notes of 1917, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1917	1,987 09

NISSOURI FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, KINTORE.

Commenced business 25th May, 1878.

Names and addresses of the Directors and Officers for the year 1918:

Directors:

Alex. McDonald	Embro (R.R. 1), Ont.
Jas. H. Davis	Belton (R.R. 1), Ont.
Charles Youngs	Embro (R.R. 1), Ont.
Albert George	Dorchester, Ont.
Wm. Colyer	Ingersoll (R.R. 3), Ont.
James Henderson	Thamesford (R.R. 3), Ont.
Thomas Duffin	Thorndale (R.R. 4), Ont.
Geo. A. Monroe	Embro (R.R. 4), Ont.
D. M. Cole	Lakeside (R.R. 2), Ont.

Officers:

Alex. McDonald, President	Embro (R.R. 1), Ont.
Jas. H. Davis, Vice-President	Belton (R.R. 1), Ont.
E. J. Pearson, Secretary	Kintore, Ont.
Jas. Patterson, Treasurer	Thamesford, Ont.

Auditors:

W. W. Day	Thamesford, Ont.
L. J. Pelton	Embro (R.R. 3), Ont.

Unassessed premium note capital, \$299,786.45.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

ASSETS.

Cash value debentures	\$6,025 00
Cash on hand at head office	\$111 00
Amount of cash in Royal Bank, Thamesford	4,429 92
	<hr/>
	4,540 92
Amount unpaid of assessments levied in 1917	859 67
Amount unpaid of assessments levied prior to 1917	655 18
Amount of premium notes in force, after deducting all payments thereon and assessments levied	299,786 45
	<hr/>
Total assets	\$311,867 22

LIABILITIES.

Amount of rent of hall	\$26 00
Amount of retained balance premium notes	73 14
	<hr/>
Total liabilities	\$99 14

RECEIPTS.

Cash balance at 31st December, 1916 (not extended)	\$1,653 66	
Cash received for application fees		\$780 24
“ assessments levied in 1917		11,139 80
“ assessments levied before 1917		327 99
“ interest		387 88
“ retained premiums		15 00
“ endorsement fees		15 00
		<hr/>
Total receipts		\$12,665 91
		<hr/>

EXPENDITURE.

Expenses of management:

Amount paid for agents' commission	\$905 00
“ statutory assessment and license fee	59 81
“ printing, advertising, postage, etc.	461 24
“ rent	26 00
“ salaries, directors' and auditors' fees	992 40
“ investigation of claims	198 00
“ law costs	30 00
“ travelling expenses	42 15
“ fire marshal tax	49 37
“ all other	24 00
	<hr/>

Total expenses of management \$2,787 97

Miscellaneous payments:

Cash paid for losses which occurred prior to 1917	15 00
“ losses which occurred during 1917	6,902 71
“ rebate	72 97
	<hr/>

Total expenditure \$9,778 65

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1917.

	Three years.
Mutual	\$7,094,927 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1916	2,466	\$6,710,143 00
Policies new and renewed during 1917	962	2,726,785 00
	<hr/>	<hr/>
Gross number and amount in force during 1917	3,428	\$9,436,928 00
Less expired and cancelled in 1917	933	2,342,001 00
	<hr/>	<hr/>
Net risks in force 31st December, 1917	2,495	\$7,094,927 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1917.

Amount of face of all premium notes held by Company and legally liable to assessment	\$322,040 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	299,786 45
Amount of premium notes received during the year 1917	124,658 00

LONDON TOWNSHIP MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ARVA.

Commenced business 27th May, 1882.

Names and addresses of the Directors and Officers for the year 1918:

Directors:

W. C. Hodgins	Denfield (R.R. No. 4), Ont.
T. N. Talbot	Ettrick (R.R. No. 1), Ont.
H. McGuffin	London (R.R. No. 5), Ont.
R. S. Douglas	Ilderton (R.R. No. 2), Ont.
B. C. Brooks	London (R.R. No. 7), Ont.
T. Ramsay	Hyde Park, Ont.
C. J. Hardy	Thorndale, Ont.
H. Needham	Ilderton (R.R. No. 4), Ont.
R. T. Shoebottom	Ettrick (R.R. No. 1), Ont.

Officers:

W. C. Hodgins, President	Denfield (R.R. No. 4), Ont.
T. N. Talbot, Vice-President	Ettrick (R.R. No. 1), Ont.
Edward Dann, Secretary-Treasurer and Manager	London, Ont.

Auditors:

James Smibert	Ettrick, Ont.
J. E. Johnston	Ettrick, Ont.

Unassessed premium note capital, \$71,313.83.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

ASSETS.

Loan Company's debentures	\$15,500 00
Amount of cash at head office	\$60 07
Cash in Royal Bank, London	1,145 26
Cash in Home Bank, London	1,103 54
	<hr/>
	2,308 87
Amount unpaid of fixed payments of 1917	90 15
Amount of premium notes in force, after deducting all payments thereon and assessments levied	71,313 83
Amount of interest due and accrued	131 50
	<hr/>
Total assets	\$89,344 35

LIABILITIES.

Amount due secretary	\$134 50
Amount due agents	264 00
	<hr/>
Total liabilities	\$398 50

RECEIPTS.

Cash balance at 31st December, 1916 (not extended)	\$1,237 65
Cash received for fixed payments of 1917	\$6,045 33
“ fixed payments of prior years	103 95
“ interest	799 03
Total receipts	<u>\$6,948 31</u>

EXPENDITURE.

Expenses of management:	
Amount paid for commission to agents	\$248 00
“ janitor	12 00
“ investigation of claims	30 00
“ statutory assessments and license	27 65
“ printing, stationery and advertising	47 00
“ fire marshal tax	20 67
“ salaries, directors' and auditors' fees	367 50
“ postage, telephone, telegraph and express	50 45
“ travelling expenses, Underwriters' Association	28 90
“ other expenses	20 50
Total expenses of management	<u>\$852 67</u>
Miscellaneous payments:	
Cash paid for losses which occurred prior to 1917	30 00
“ losses which occurred during 1917	4,354 15
“ rebate	144 72
“ invested in Loan Company debentures (not extended)	\$495 55
Total expenditure	<u>\$5,381 54</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1917.

	Three years.
Mutual	\$2,841,165 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1916	1,457	\$2,772,319 00
Policies new and renewed during 1917	512	953,113 00
Gross number and amount in force during 1917	1,969	\$3,725,432 00
Less expired and cancelled in 1917	488	884,267 00
Net risks in force 31st December, 1917	1,481	<u>\$2,841,165 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1917.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	\$85,370 40
Amount of all premium notes, after deducting all payments thereon and assessments levied	71,313 83
Amount of premium notes received during the year 1917	28,662 39
Payments on premium notes of 1917, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1917	6,045 33
Notes for fixed payments or assessments unpaid at 31st December, 1917	90 15

HOWARD FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, RIDGETOWN.

Commenced business 4th April, 1892.

Names and addresses of the Directors and Officers for the year 1918:

Directors:

Daniel McKay	Ridgetown (R.R. 3), Ont.
Angus Gillanders	Highgate, Ont.
Robert L. Smyth	Chatham, Ont.
W. C. Sifton	Palmyra, Ont.
R. J. Newman	Muirkirk (R.R. 2), Ont.
W. J. Huffman	Blenheim (R.R. 3), Ont.
D. Wilson	Ridgetown (R.R. 1), Ont.
W. A. Walters	Ridgetown (R.R. 1), Ont.
James Leatherdale	Northwood (R.R. 3), Ont.

Officers:

Daniel McKay, President	Ridgetown (R.R. 3), Ont.
Angus Gillanders, Vice-President	Highgate, Ont.
E. D. Mitton, Secretary-Treasurer	Ridgetown, Ont.

Auditors:

John J. Freel	Bienheim (R.R. 2), Ont.
Arch. McLaren	Highgate (R.R. 1), Ont.

Unassessed premium note capital, \$137,808.40.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

ASSETS.

Amount of cash on hand at head office	\$107 00	
Amount of cash deposit at Royal Bank, Ridgetown	4,068 58	
		<hr/>
		\$4,175 58
Amount of unpaid fixed payments for 1917		304 20
Amount of premium notes in force, after deducting all payments thereon and assessments levied		137,808 40
Amount of office furniture (not extended)	\$200 00	
		<hr/>
Total assets		\$142,288 18

LIABILITIES.—None.

RECEIPTS.

Cash balance, 31st December, 1916 (not extended)	\$133 46
Cash received for fixed payments of 1917	\$10,273 80
“ fixed payments of prior years	369 75
“ interest	12 15
“ carpenters' risks	11 00
Total receipts	<u>\$10,666 70</u>

EXPENDITURE.

Expenses of management:	
Cash paid for fuel, light and care of hall	\$7 00
“ investigation of claims	109 50
“ salaries, directors' and auditors' fees	661 40
“ statutory assessment and license fees	46 14
“ fire marshal tax	41 28
“ printing, stationery and advertising	128 35
“ postage, telephone, telegrams and express	131 75
“ Mutual Fire Underwriters	7 00
“ interest	3 95
Total expenses of management	<u>\$1,136 37</u>
Miscellaneous payments:	
Cash paid for losses which occurred during 1917	5,322 46
“ rebates	165 75
Total expenditure	<u>\$6,624 58</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1917.

	Three years.
Mutual	\$5,273,825 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1916	2,249	\$5,036,675 00
Policies new and renewed during 1917	819	1,850,850 00
Gross number and amount in force during 1917	3,068	\$6,887,525 00
Less expired and cancelled in 1917	786	1,613,700 00
Net risks in force 31st December, 1917	2,282	<u>\$5,273,825 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1917.

	Three-year risks.
Amount of face of premium notes held by the Company and legally liable to assessment	\$158,214 75
Amount of all premium notes, after deducting all payments thereon and assessments levied	137,808 40
Amount of premium notes received during the year 1917	55,525 50
Payments on premium notes of 1917, including all sums credited on said premium notes, viz.:	
Cash paid to 31st December, 1917	3,391 00

MCGILLIVRAY MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WEST MCGILLIVRAY.

Commenced business 2nd May, 1877.

Names and addresses of the Directors and Officers for the year 1918:

Directors:

Wm. L. Corbett	Ailsa Craig (R.R. 2), Ont.
John D. Drummond	Ailsa Craig (R.R. 2), Ont.
Edgar Darling	Clandeboye (R.R. 1), Ont.
Weston Maguire	Clandeboye (R.R. 1), Ont.
A. E. Taylor	Parkhill (R.R. 3), Ont.
Wm. Nichols	Parkhill (R.R. 8), Ont.
John R. Potter	Parkhill (R.R. 8), Ont.
W. J. Colwell	Parkhill (R.R. 2), Ont.
John Robinson	Ailsa Craig (R.R. 3), Ont.

Officers:

William L. Corbett, President	Ailsa Craig (R.R. 2), Ont.
J. D. Drummond, Vice-President	Ailsa Craig (R.R. 2), Ont.
W. T. Amos, Secretary-Treasurer	Parkhill (R.R. 8), Ont.

Auditors:

George Hindmarsh	Ailsa Craig (R.R. 2), Ont.
David Robinson	Ailsa Craig, Ont.

Unassessed premium note capital, \$16,552.69.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

ASSETS.

Amount of Trust Company Guaranteed Investment receipts	\$5,500 00
Amount of cash at head office.....	\$312 40
Amount of cash deposit at Bank of Commerce, Parkhill	475 33
	<hr/>
	787 73
Amount of unpaid fixed assessments of 1917	224 63
Amount of notes or bills one year or more overdue (not extended)	\$11 25
Amount of premium notes in force, after deducting all payments thereon and assessments levied	16,552 69
Less residue of premium notes given by Company for re-insurance	204 50
	<hr/>
	16,348 19
Amount office furniture (not extended)	\$162 50
	<hr/>
Total assets	\$22,860 55

LIABILITIES.

Amount of unpaid fire loss claim	\$20 00
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RECEIPTS.

Cash balance at 31st December, 1916 (not extended)	\$6,915 51	
Cash received as fixed payments of 1917		\$1,558 01
" fixed payments of prior years		112 80
" interest		274 12
Total receipts		\$1,944 93

EXPENDITURE.

Expenses of management:

Amount paid for commission	\$71 50
" investigation and adjustment of claims	18 00
" statutory assessment and license fee	10 86
" salary, auditors' and directors' fees	198 00
" postage and express	11 55
" printing	37 50
" fire marshal tax	10 47

Total expenses of management	\$357 88
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Miscellaneous payments:

Cash paid for losses which occurred prior to 1917	5 00
" losses which occurred during 1917	2,132 58
" re-insurance	19 50
" rebate	57 75
" investments (not extended)	\$1,500 00

Total expenditure	\$2,572 71
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CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1917,

	Three years.
Mutual	\$735,675 00

Re-insurance.

On mutual system	7,800 00
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Net risks actually carried by Company at 31st December, 1917	\$727,875 00
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MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1916	455	\$717,210 00
Policies new and renewed during 1917	143	237,685 00
Gross number and amount in force during 1917	598	\$954,895 00
Less expired and cancelled in 1917	141	219,220 00
Net risks in force 31st December, 1917	457	\$735,675 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1917.

	Three-year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	\$22,070 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	16,552 69
Amount of premium notes received during the year 1917	7,130 55
Payments on premium notes of 1917, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1917	1,558 01
Notes for fixed payments unpaid	224 63

Re-insurance.

Amount of premium notes given by Company for re-insurance	234 00
Less payments made thereon	29 50
Amount of residue of said premium notes for which the Company is still liable	\$204 50

LOBO MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, COLDSTREAM.

Commenced business 11th August, 1882.

Names and addresses of the Directors and Officers for the year 1918:

Directors:

John McLachlin	Komoka, Ont.
John Oliver	Dunfield, Ont.
Dan. Fraser	Ilderton, Ont.
Wm. Hodgson	Ilderton, Ont.
Freeman G. Hughes	Dunfield, Ont.
Peter Mitchell	Ilderton, Ont.
H. W. Harris	Dunfield, Ont.
A. E. McKay	Poplar Hill, Ont.
Alexander Gray	Ilderton, Ont.
T. W. Douglas	Strathroy, Ont.
John S. Douglas	Strathroy, Ont.
Alex. Wilkie	Komoka, Ont.
T. W. Caverhill	Ilderton, Ont.
Jos. N. Atkin	Strathroy, Ont.
John W. Graham	Komoka, Ont.

Officers:

John McLachlin, President	Komoka, Ont.
John Oliver, Vice-President	Dunfield, Ont.
J. Marsh, Secretary-Treasurer	Coldstream, Ont.

Auditors:

Jno. McVicar	Ilderton, Ont.
F. W. Jeffery	Ilderton, Ont.

Unassessed premium note capital, \$33,982.44.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

ASSETS.

Cash value Loan Company debentures	\$7,000 00
Cash on hand at head office	\$218 40
Cash in Royal Bank, London	2,762 16
	<hr/>
	2,980 56
Amount of premium notes in force, after deducting all payments thereon and assessments levied	33,982 44
	<hr/>
Total assets	<u>\$43,963 00</u>

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1916 (not extended)	\$1,518 87
Cash received as fixed payments of 1917	\$3,871 12
“ interest	300 00
Total receipts	<u>\$4,171 12</u>

EXPENDITURE.

Expenses of management:	
Amount paid for commission to agents	\$258 50
“ statutory assessment and license fee	17 21
“ salaries, directors' and auditors' fees	283 00
“ printing, stationery and advertising	62 35
“ investigation and adjustment of claims	17 00
“ travelling expenses	11 95
“ other expenses	26 95
Total expenses of management	<u>676 96</u>
Miscellaneous payments:	
Cash paid for losses which occurred during 1917	1,889 32
“ rebate	143 15
Total expenditure	<u>\$2,709 43</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1917.

Three years.

Mutual	\$1,618,658 00
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MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1916	794	\$1,494,243 00
Policies new and renewed during 1917	293	643,126 00
Gross number and amount in force during 1917	1,087	\$2,137,369 00
Less expired and cancelled in 1917	320	518,711 00
Net risks in force 31st December, 1917	767	<u>\$1,618,658 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1917.

	Three years.
Amount of face of all premium notes held by Company and legally liable to assessments	\$188,389 94
Amount of all premium notes, after deducting all payments thereon and assessments levied	33,982 44
Amount of premium notes received during the year 1917	19,293 78
Payments on the premium notes of 1917, including all sums credited on said premium notes, viz.:	
Cash paid up to 31st December, 1917	3,871 12

THE LAMBTON FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WATFORD.

Commenced business 5th November, 1875.

Names and addresses of the Directors and Officers for the year 1918:

Directors:

John W. Kingston Watford, Ont.
James Smith Sarnia, Ont.
Guilford Butler Croton, Ont.
John P. McVicar Alvinston, Ont.
A. G. Minielly Wyoming, Ont.
Thos. Lithgow Thedford, Ont.

Officers:

John W. Kingston, President Watford, Ont.
James Smith, Vice-President Sarnia, Ont.
W. G. Willoughby, Secretary-Treasurer Watford, Ont.

Auditors:

Alex. Jamieson Forest, Ont.
P. J. McEwen Wyoming, Ont.

Unassessed premium note capital, \$125,451.85.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

ASSETS.

Cash value of debentures	\$34,531 66
Cash on hand, head office	\$12 34
Cash in Industrial Mortgage and Savings Co., Sarnia	5,898 87
Cash in Merchants Bank, Watford	6,846 83
	<hr/>
	12,758 04
Amount of instalments, fixed payments unpaid	2,087 10
Amount of premium notes in force, after deducting all payments thereon and assessments levied	125,451 85
Office furniture (not extended)	\$150 00
	<hr/>
Total assets	\$174,828 65

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1916 (not extended)	\$13,110 83	
Cash received as fixed payments of 1917		\$25,486 32
“ fixed payments of prior years		2,076 15
“ interest		1,925 21
“ gas engine permits		42 85
“ re-insurance on losses		1,400 43
“ other receipts		24 10
“ from matured debenture (not extended)	\$1,642 86	
Total receipts		<u>\$30,955 06</u>

EXPENDITURE.

Expenses of management:

Amount paid for commission to agents	\$3,062 50
“ statutory assessment and license fee	81 01
“ printing, stationery and advertising	180 25
“ salaries, directors' and auditors' fees	1,755 00
“ postage, telephone, telegrams and express	239 10
“ travelling expenses	17 55
“ rent	10 00
“ fire marshal tax	107 59
“ investigation and adjustment of claims	115 30
“ booklet (annual report)	65 15
“ dues, Mutual Underwriters' Association	10 00
“ law costs	10 00
“ grant, Patriotic and Red Cross	1,000 00
“ all other	109 00

Total expenses of management \$6,762 45

Miscellaneous payments:

Cash paid for losses which occurred during 1917	19,707 71
“ re-insurance	635 35
“ rebates	889 80
“ investments (not extended)	\$4,955 40

Total expenditures \$27,995 31

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1917.

	Three years.
Mutual	\$9,958,531 00
Less re-insurance, cash system	91,398 49
Amount actually carried by Company at 31st December, 1917	<u>\$9,867,132 51</u>

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1916	4,758	\$9,304,921 00
Policies new and renewed during 1917	1,750	3,832,245 00
Gross number and amount in force during 1917	6,508	\$13,137,166 00
Less expired and cancelled in 1917	1,714	3,178,635 00
Net risks in force 31st December, 1917	4,794	\$9,958,531 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1917.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	\$199,383 43
Amount of all premium notes, after deducting all payments thereon and assessments levied	125,451 85
Amount of premium notes received during the year 1917	76,669 40
Payments on premium notes of 1917, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1917	25,486 32
Notes for fixed payments unpaid 31st December, 1917	2,087 10

KENT AND ESSEX FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ROMNEY.

Commenced business 27th July, 1888.

Names and addresses of the Directors and Officers for the year 1918:

Directors:

Christian Johnson	Kingsville, Ont.
T. R. Clarke	Fletcher, Ont.
D. H. Brown	Chatham, Ont.
T. B. Harvey	Merlin (R.R. 2), Ont.
B. A. Squire	Cottam, Ont.
Frank Stokes	Chatham, Ont.
Christopher Coulter	Wheatley, Ont.
D. Fletcher	Fletcher, Ont.
Samuel Burk	Blenheim, Ont.
Charles T. Sellars	Kingsville, Ont.
Wm. W. Holmes	Comber, Ont.
A. E. Robinson	Charing Cross, Ont.

Officers:

Christian Johnson, President	Kingsville, Ont.
T. R. Clarke, Vice-President	Fletcher, Ont.
T. B. Harvey, Manager and Treasurer	Merlin, Ont.

Auditors:

J. H. Coatsworth	Kingsville, Ont.
Chas. Renwick	Wheatley, Ont.

Unassessed premium note capital, \$82,361.00.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

ASSETS.

Cash value of bonds	\$10,658 00
Cash at head office	\$78 36
Cash in Merchants Bank, Wheatley	127 38
Cash in Molsons Bank, Merlin	1,340 66
	<hr/>
	1,546 40
Amount unpaid of fixed payments at 1917	615 15
Prior instalments on fixed payments (not extended)	\$65 67
Amount of premium notes in force, after deducting all payments thereon and assessments levied	82,361 00
Amount of office furniture and safe (not extended)	\$160 85
	<hr/>
Total assets	\$95,180 55

LIABILITIES.

Amount of loss reported	\$1,400 00
Other liabilities	89 00
	<u>\$1,489 00</u>

RECEIPTS.

Cash balance at 31st December, 1916 (not extended)	\$2,855 69
Cash received as fixed payments of 1917	\$11,075 52
“ fixed payments of prior years	307 67
“ interest	413 25
“ transfer fees and all other	19 50
	<u>\$11,815 94</u>

EXPENDITURE.

Expenses of management:	
Cash paid for commission	\$1,372 50
Cash paid on cash collections	3 50
Cash paid for fire marshal tax	42 16
“ rent	5 50
“ travelling expenses	241 70
“ salaries, directors' and auditors' fees	614 50
“ investigation of claims	92 60
“ statutory assessment and license fee	30 10
“ printing, stationery and advertising	137 48
	<u>\$2,540 04</u>
Miscellaneous payments:	
Cash paid for losses which occurred during 1917	5,581 11
“ rebate	346 08
“ invested in debentures (not extended)	\$4,658 00
	<u>\$8,467 23</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1917.

Three-year risks.

Mutual	\$3,888,617 00
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MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1916	1,540	\$3,072,842 00
Policies new and renewed during 1917	755	1,661,865 00
	<u>2,295</u>	<u>\$4,734,707 00</u>
Gross number and amount in force during 1917	2,295	\$4,734,707 00
Less expired and cancelled in 1917	425	846,090 00
	<u>1,870</u>	<u>\$3,888,617 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1917.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	\$109,819 72
Amount of all premium notes, after deducting all payments thereon and assessments levied	82,361 00
Amount of premium notes received during the year	46,763 87
Payments on premium notes of 1917, including all sums credited on said premium notes	11,075 52
Notes for fixed payments unpaid December 31st, 1917	615 15

HAMILTON TOWNSHIP MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, COLD SPRINGS.

Commenced business 1st July, 1898.

Names and addresses of the Directors and Officers for the year 1918:

Directors:

Albert E. HoskinCobourg, Ont.
S. W. StaplesBaltimore (R.R. 2), Ont.
Erwin RosevearCold Springs, Ont.
Geo. H. MartynPort Hope, Ont.
John GreerBailieboro', Ont.
Benjamin StewartBaltimore (R.R. 2), Ont.

Officers:

Albert E. Hoskin, PresidentCobourg, Ont.
S. W. Staples, Vice-President Baltimore (R.R. 2), Ont.
J. Herbert Davidson, TreasurerCamborne, Ont.
Thomas Hoskin, Secretary Cobourg (R.R. 5), Ont.

Auditors:

Thos. Roberts Welcome, Ont.
M. F. Ames Plainville, Ont.

Unassessed premium note capital, \$78,800.77.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

ASSETS.

Cash value debentures and Canada War Loan	\$7,200 00
Cash on hand, head office	\$29 02
Cash in Bank of Nova Scotia, Cobourg	2,856 10
Cash in Bank of Toronto, Cobourg	3,726 67
	<hr/>
	6,611 79
Amount of fixed payments of 1917 unpaid	339 65
Amount of fixed payments of prior year unpaid (not extended)	\$168 25
Amount assessments levied prior to 1917	5 20
Amount of premium notes after deducting all payments made and assessments levied	\$78,800 77
Less residue of premium notes given by Company for re- insurance	2,590 00
	<hr/>
	76,210 77
Amount of office furniture (not extended)	\$190 00
	<hr/>
Total assets	<u>\$90,362 21</u>

LIABILITIES.

Due agents, fees	\$60 00
Total liabilities	<u>\$60 00</u>

RECEIPTS.

Cash balance at 31st December, 1916 (not extended)	\$1,554 61
Cash received as fixed payments of 1917	\$6,860 57
“ fixed payments of prior years	588 22
“ assessments in years prior to 1917	4 53
“ interest	417 32
“ re-insurance on losses	34 15
“ for re-insurance premiums	298 80
“ all other	17 05
Total receipts	<u>\$8,220 64</u>

EXPENDITURE.

Expenses of management:

Cash paid for agents' commission	\$707 50
“ statutory assessment and license fee	27 74
“ investigation of claims	33 65
“ salaries, directors' and auditors' fees	492 65
“ printing, stationery and advertising	87 20
“ postage, telephone, telegrams and express	51 36
“ travelling expenses	16 85
“ rent	14 00
“ taxes	5 25
Total expenses of management	<u>\$1,436 20</u>

Miscellaneous payments:

Cash paid for losses which occurred during 1917	972 83
“ re-insurance	302 30
“ rebate	219 40
“ all other	32 73
“ investments, Canada War Loan (not ex- tended)	\$200 00
Total expenditure	<u>\$2,963 46</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1917.

	Three years.
Mutual	\$2,666,760 00

Re-insurance.

On mutual system	104,450 00
Net risks actually carried by Company at 31st December, 1917	<u>\$2,562,310 00</u>

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1916	1,761	\$2,783,985 00
Policies new and renewed during 1917	623	1,018,945 00
Gross number and amount in force during 1917	2,384	\$3,802,930 00
Less expired and cancelled in 1917	693	1,136,170 00
Net risks in force 31st December, 1917	1,691	\$2,666,760 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1917.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessments	\$101,057 96
Amount of all premium notes, after deducting all payments thereon and assessments levied	78,800 77
Amount of premium notes received during the year 1917	37,503 07
Payment on premium notes of 1917, including all sums credited on said premium notes, viz.:	
(a) Cash paid up to 31st December, 1917	7,159 37

Re-insurance.

Amount of premium notes given by Company for re-insurance	\$3,223 50
Less payments made thereon	633 50
Amount of residue of said premium notes for which the company is still liable	\$2,590 00

GRENVILLE PATRON MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SPENCERVILLE.

Commenced business 29th June, 1892.

Names and addresses of the Directors and Officers for the year 1918:

Directors:

G. J. Carson.....	Domville (R.R. 1), Ont.
Robert Montgomery.....	Cardinal (R.R. 1), Ont.
James Bennett.....	Spencerville, Ont.
John F. Black.....	South Mountain, Ont.
William Holmes.....	Brockville, Ont.
Herbert Adams.....	Ventnor, Ont.
W. S. Render.....	Oxford Station (R.R. 2), Ont.
Alex. Morrison.....	Rockspring, Ont.
Alexander Robinson.....	Prescott (R.R. 2), Ont.
John Goodwin.....	Spencerville (R.R. 2), Ont.
Joseph Wright.....	Brockville (R.R. 2), Ont.
Richard Connell.....	Spencerville (R.R. 2), Ont.
Richard McCaslin.....	Iroquois, Ont.
Andrew Donnen.....	Spencerville, Ont.
Wm. Higginson	Inkerman, Ont.

Officers:

G. J. Carson, President.....	Domville (R.R. 1), Ont.
Robert Montgomery, Vice-President.....	Cardinal (R.R. 1), Ont.
James Bennett, Manager.....	Spencerville, Ont.
W. M. Snyder, Secretary-Treasurer.....	Spencerville, Ont.

Auditors:

Ernest Kingston	Spencerville, Ont.
Archibald Fraser.....	Spencerville (R.R. 2), Ont.

Unassessed premium note capital, \$243,360.86.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

ASSETS.

Loan Company's debentures	\$19,500 00
Cash on hand at head office	\$295 02
Cash in Royal Bank, Spencerville	11,329 48
Cash in Molsons Bank, Iroquois	347 77
	<hr/>
	\$11,972 27
Less outstanding cheques	65 44
	<hr/>
	11,906 83
Unpaid instalments, fixed payments, premium notes	536 05
Unpaid fixed payments of prior years (not extended)	\$118 20
Amount of premium notes in force, after deducting all payments thereon and assessments levied	243,360 86
Office furniture and safe (not extended)	\$340 00
	<hr/>
Total assets	\$275,303 74

LIABILITIES.

Amount of losses supposed or reported	\$2,198 64
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RECEIPTS.

Cash balance at 31st December, 1916 (not extended)	\$7,762 27
Cash received for fixed payments of 1917	\$18,231 14
“ prior years	155 25
“ interest	1,212 69
“ transfer fees	30 50
Total receipts	\$19,629 58

EXPENDITURE.

Expenses of management:

Cash paid for postage, telephone, telegrams and express	\$305 75
“ fuel and light	16 00
“ statutory assessments and license fee	78 04
“ printing, stationery and advertising	173 35
“ salaries, directors' and auditors' fees	1,429 30
“ rent and taxes	104 94
“ fire marshal tax	72 24
“ investigation and adjustment of claims	179 40
“ Underwriters' Association	5 00
“ other expenses	16 88

Total expenses of management	\$2,380 90
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Miscellaneous payments:

Cash paid for losses which occurred prior to 1917	671 00
“ losses which occurred during 1917	11,715 08
“ rebate	218 04
“ invested in Canada War Loan (not extended), \$500.00.	

Total expenditure	\$14,985 02
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CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1917.

	Three years.
Mutual	\$9,303,860 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1916	4,926	\$8,941,250 00
Policies new and renewed during 1917	1,758	3,513,035 00
Gross number and amount in force during 1917	6,684	\$12,454,285 00
Deduct expired and cancelled in 1917	1,750	3,150,425 00
Net risks in force 31st December, 1917	4,934	\$9,303,860 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1917.

	Three years
Amount of face of all premium notes held by the Company, and legally liable to assessment	\$338,324 35
Amount of all premium notes, after deducting all payments thereon and assessments levied	243,360 86
Amount of premium notes received during the year 1917	105,391 05
Payments on premium notes of 1917, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1917.....	7,208 97

GRAND RIVER FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, YORK.

Commenced business 15th April, 1875.

Names and addresses of the Directors and Officers for the year 1918:

Directors:

E. R. Asher	Caistor Centre, Ont.
R. H. Allan	Caledonia, Ont.
Whitfield Teasdale	Cayuga, Ont.
Wm. A. Johnston	York (R.R. 1), Ont.
John Bell	Glanford Station, Ont.
James G. Lindsay	Caledonia, Ont.

Officers:

E. R. Asher, President	Caistor Centre, Ont.
R. H. Allan, Vice-President	Caledonia, Ont.
N. Simenton, Secretary-Treasurer	Blackheath, Ont.

Auditors:

J. A. Turnbull	Canfield, Ont.
Henry Cowie	Caledonia, Ont.

Unassessed premium note Capital, \$81,241.43.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

ASSETS.

Amount of premium notes in force, after deducting all payments thereon and assessments levied	\$81,241 43
Total assets	<u>\$81,241 43</u>

LIABILITIES.

Amount of loss reported	\$550 00
Amount of loan from bank—overdraft	10 77
Total liabilities	<u>\$560 77</u>

RECEIPTS.

Cash balance at 31st December, 1916 (not extended)	\$2,542 51
Cash received at taking of application fees held by agents (not extended)	403 00
Cash received for assessments prior to 1917	\$149 53
“ interest	60 76
“ borrowed—bank overdraft	10 77
“ transfer fees and salvage	2 00
Total receipts	<u>\$223 06</u>

EXPENDITURE.

Expenses of management:		
Amount paid to agents in fees (not extended)	\$403 00	
Amount paid for travelling expenses		\$6 00
“ statutory assessment and license		27 96
“ law costs		2 00
“ fire marshal tax		53 12
“ rent		15 00
“ printing, stationery and advertising		77 50
“ salaries, directors’ and auditors’ fees		531 30
“ postage, telephone, telegrams and express		31 29
“ other expenses		5 00
Total expenses of management		\$749 17
Miscellaneous payments:		
Amount paid for loss which occurred prior to 1917		5 00
“ losses which occurred during 1917		2,011 40
Total expenditure		\$2,765 57

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1917.

	Three years
Mutual	\$2,860,223 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1916	1,211	\$2,810,843 00
Policies new and renewed during 1917	403	983,800 00
Gross number and amount in force during 1917	1,614	\$3,794,643 00
Less expired and cancelled in 1917	422	934,420 00
Net risks in force 31st December, 1917	1,192	\$2,860,223 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1917.

Amount of face of all premium notes held by Company and legally liable to assessment	\$87,063 22
Amount of all premium notes, after deducting all payments thereon and assessments levied	81,241 43
Amount of premium notes received during the year 1917	29,878 80

GREY AND BRUCE, MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, HANOVER.

Commenced business 6th July, 1878.

Names and addresses of the Directors and Officers for the year 1918:

Directors:

T. H. O'Neill	Walkerton (R.R. 2), Ont.
Archibald C. McCuaig	Priceville (R.R. 1), Ont.
Dougald McKinnon	Chesley, Ont.
Fred Frook	Walkerton (R.R.), Ont.
Wm. Glauser	Hanover, Ont.
James H. Hunter	Walkerton, Ont.
John Allenson	Neustadt, Ont.
Conrad Hill	Mildmay, Ont.
Neil McLeod	Proton Station (R.R. 1), Ont.
Hugh McLean	Durham (R.R. 2), Ont.
R. E. English	Glascott, Ont.
W. W. Smith	Shallow Lake, Ont.
Herb. Brigham	Allan Park, Ont.
Gilbert Gillis	Cedarville, Ont.
John Picken	Durham, Ont.

Officers:

T. H. O'Neill, President	Walkerton (R.R. 2), Ont.
A. C. McCuaig, Vice-President	Priceville (R.R.), Ont.
John Mills, Manager and Secretary ..	Hanover, Ont.

Auditors:

T. H. Wilson	Walkerton (R.R. 2), Ont.
Duncan McLean	Durham (R.R. 2), Ont.

Unassessed premium note capital, \$110,281.46.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

ASSETS.

Cash value of mortgages	\$2,700 00
Cash on hand at head office	\$89 55
Amount of cash in Merchants Bank, Hanover, Ont.	140 68
	230 23
Amount unpaid, fixed payments, 1917	701 85
“ of assessment of 1917	1,278 15
“ premium notes in force after deducting all pay- ments thereon and assessments levied	\$110,281 46
“ less residue of premium notes given for re- insurance	1,997 30
	108,284 16
“ interest due and accrued	167 70
Total assets	\$113,362 09

LIABILITIES.

Amount of loss reported	\$10 25
Amount of unpaid loan from bank (promissory note)	5,000 00
Total liabilities	\$5,010 25

RECEIPTS.

Cash balance at 31st December, 1916 (not extended)	\$1,256 56	
Cash received for fixed payments of 1917		\$10,398 95
“ fixed payments due in prior years		776 18
“ assessments of 1917		7,946 44
“ interest		185 82
“ borrowed during 1917		5,000 00
“ from mortgages investments (not extended)..	\$915 00	
Total receipts		\$24,307 39

EXPENDITURE.

Expenses of management:

Amount paid for commission, business, 1917	1,720 86
“ investigation and adjustment of claims	168 59
“ salaries, directors' and auditors' fees	1,045 00
“ travelling expenses	6 30
“ taxes	39 45
“ statutory assessment, license fee	44 43
“ postage, telephone, telegrams, express and stationery.	319 79
“ printing and advertising	174 80
“ interest	78 65

Total expenses of management **\$3,597 87**

Miscellaneous payments:

Cash paid for losses which occurred during 1917	21,974 73
“ rebate	191 27
“ re-insurance	484 85

Total expenditure **\$26,248 72**

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1917.

	Three years.
Mutual	\$5,401,024 00
Re-insurance	76,186 00
Net risks, 31st December, 1917	\$5,324,838 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1916	2,830	\$4,827,489 00
Policies new and renewed during 1917	1,180	2,156,544 00
Gross number and amount in force during 1917	4,010	\$6,984,033 00
Less expired and cancelled in 1917	944	1,583,009 00
Net risks in force at 31st December, 1917	3,066	\$5,401,024 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1917.

	Three years.
Amount of face of all premium notes held by Company and legally liable to assessment	\$172,981 00
Amount of premium notes, after deducting all payments thereon and assessments levied	110,281 46
Amount of premium notes received during the year 1917	68,151 00
Payments on the premium notes of 1917, including all sums credited on said notes, viz.: Cash paid up to 31st December, 1917	7,439 50

NORTH DUMFRIES AND SOUTH WATERLOO FARMERS' MUTUAL FIRE
INSURANCE COMPANY.

HEAD OFFICE, GALT.

Commenced business 15th May, 1856.

Names and addresses of the Directors and Officers for the year 1918:

Directors:

Jos. Betzner	Copetown, Ont.
J. M. Irwin	Galt, Ont.
Jno. Allan	Galt (R.R. 6), Ont.
Geo. R. Barrie	Galt, Ont.
S. G. Kitchen	St. George, Ont.
James L. Robertson	Freelton, Ont.
J. S. Clemens	Hespeler, Ont.
Col. J. Z. Fraser	Burford, Ont.
John B. Bricker	Ayr, Ont.

Officers:

Jos. Betzner, President	Copetown, Ont.
J. M. Irwin, Vice-President	Galt, Ont.
A. W. Hilborn, Secretary-Treasurer	Galt, Ont.

Auditors:

Wm. Cowan	Galt, Ont.
Jno. Taylor, Jr.	Galt, Ont.

Unassessed premium note capital, \$290,923.08.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

ASSETS.

Cash value of mortgages	\$11,500 00
Cash in Bank of Commerce, Galt (current account)	4,686 16
Amount unpaid of assessments levied during 1917	747 88
Amount unpaid of prior year	19 44
Amount of premium notes in force, after deducting all payments thereon and assessments levied	290,923 08
Amount fees	24 00
Amount office furniture (not extended)	\$250 00
Total assets	\$307,900 56

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1916 (not extended)	\$1,378 20
Cash received for application fees	\$577 00
“ assessments levied in 1917	11,511 00
“ assessments levied in years prior to 1917	612 96
“ interest	677 50
“ lapsed and cancelled policies	12 80
“ borrowed money	4,500 00
“ fees	39 00
Total receipts	<u>\$17,930 26</u>

EXPENDITURE.

Expenses of management:

Amount paid for statutory assessment and license fee	\$60 95
“ printing, stationery and advertising	63 39
“ fire marshal tax	48 65
“ rent	83 50
“ law costs	5 00
“ taxes (municipal and government)	86 63
“ salaries, directors' and auditors' fees	1,907 90
“ postage, telephone, telegrams and express	121 25
“ investigation and adjustment of claims	44 80
“ interest	110 62
“ fuel and light	6 75
“ expenses, board meeting	61 75
“ collecting assessments	40 00
“ Mutual Underwriters' fee	9 00
“ other expenses of management	17 00

Total expenses of management \$2,667 19

Miscellaneous payments:

Cash paid for losses which occurred during 1917	7,451 75
“ repayment of loans	4,500 00
“ rebate	3 36

Total expenditure \$14,622 30

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1917.

	Four years.
Mutual	\$7,333,190 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1916	2,405	\$6,849,485 00
Policies new and renewed during 1917	608	1,915,245 00
Gross number and amount in force during 1917	3,013	\$8,764,730 00
Less expired and cancelled in 1917	562	1,431,540 00
Net risks in force 31st December, 1917.....	2,451	<u>\$7,333,190 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1917.

	Four years.
Amount of face of all premium notes held by Company and legally liable to assessment	\$317,428 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	290,923 08
Amount of premium notes received during the year 1917	82,318 00
Payments on the premium notes of 1917, including all sums credited on said premium notes, viz.:	
Cash paid up to 31st December, 1917	11,511 00
Notes for fixed payments or assessments unpaid at 31st December, 1917	747 88

ERIE FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SELKIRK.

Commenced business 2nd September, 1871.

Names and addresses of the Directors and Officers for the year 1917.

Directors:

J. Honsberger	Dunnville, Ont.
Daniel W. Culver	Selkirk (R.R. No. 2), Ont.
Andrew Sherk	Selkirk (R.R. No. 2), Ont.
Nicholas Kiefer	Fisherville, Ont.
Christopher Ebert	Cayuga (R.R. No. 3), Ont.
John Featherstone	Fisherville (R.R. No. 2), Ont.
C. J. Smelser	Hagersville (R.R. No. 2), Ont.
James Lyons	Dunnville (R.R. No. 4), Ont.
Alex. Hicks	Dunnville (R.R. No. 7), Ont.
Guy A. Reichelt	South Cayuga (R.R. No. 1), Ont.
Wm. R. Holland	South Cayuga (R.R. No. 1), Ont.
Jacob Schaffer	Fisherville, Ont.

Officers:

Joshua Honsberger, President	Dunnville, Ont.
Daniel W. Culver, Vice-President	Selkirk (R.R. No. 2), Ont.
A. E. Havill, Secretary-Treasurer	South Cayuga (R.R. No. 2), Ont.

Auditors:

Wm. Beabion	Selkirk (R.R. No. 2), Ont.
Leander F. Culver	Selkirk (R.R. No. 2), Ont.

Unassessed premium note capital, \$91,826.71.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

ASSETS.

Cash on hand in office	\$23 29	
Cash in Bank of Hamilton, Dunnville	1,399 21	
“ Bank of Commerce, Cayuga	1,059 88	
“ Union Bank, Fisherville	1,314 50	
“ Bank of Hamilton, Selkirk	828 40	
“ Union Bank, Dunnville	385 72	
		\$5,011 00
Amount of unpaid assessments, 1917		166 85
Amount of premium notes in force, after deducting all payments thereon and assessments levied		91,826 71
Office furniture (not extended)	\$100 00	
Total assets		\$97,004 56

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1916 (not extended)	\$3,550 06
Cash received for agents' fees	\$423 00
Cash received as fixed payments of 1917	606 86
" assessments, 1917	4,798 91
" fixed payments, prior years	85 20
" interest	31 85
" refund on losses	72 00
Total receipts	<u>\$6,017 82</u>

EXPENDITURE.

Expenses of management:

Amount paid for agents' fees	\$261 50
" fuel and light	2 00
" statutory assessment and license	24 55
" fire marshal tax	7 53
" printing, stationery and advertising	55 50
" salaries, directors' and auditors' fees	550 40
" travelling expenses	5 00
" postage, telegrams and express	53 55
" other expenses	17 50

Total expenses of management \$977 53

Miscellaneous payments:

Amount paid for losses which occurred in 1917	3,543 51
" rebate	35 84

Total expenditure \$4,556 88

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1917.

	Four years.
Mutual	\$2,541,795 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1916	959	\$2,393,586 00
Policies new and renewed during 1917	282	756,725 00
Gross number and amount in force during 1917	1,241	\$3,150,311 00
Less expired and cancelled in 1917	265	608,516 00
Net risks in force 31st December, 1917	976	<u>\$2,541,795 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1917.

	Four-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	\$102,455 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	91,826 71
Amount of premium notes received during the year 1917	30,343 00
Payments on premium notes of 1917, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1917	606 86

EKFRID MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, APPIN.

Commenced business 16th September, 1891.

Names and addresses of the Directors and Officers for the year 1918:

Directors:

Donald Dewar	Walker's, Ont.
John G. Lethbridge	Glencoe, Ont.
Neil A. Galbraith	Appin, Ont.
Peter Gardiner	Glencoe, Ont.
John T. McLean	Melbourne, Ont.
A. S. McDonald	Appin, Ont.

Officers:

Donald Dewar, President	Walker's, Ont.
John G. Lethbridge, Vice-President	Glencoe, Ont.
A. P. McDougald, Secretary-Treasurer	Melbourne, Ont.

Auditors:

John Mair	Melbourne, Ont.
Gilbert Hyndman	Melbourne, Ont.

Unassessed premium note capital, \$71,713.61.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

ASSETS.

Amount of cash on hand at head office	\$113 10	
“ cash in Royal Bank, Glencoe, Ont.	986 60	
“ “ Home Bank, Melbourne, Ont.	1,987 79	
“ “ Merchants Bank, Alvinston, Ont.	190 20	
“ “ Royal Bank, Strathroy, Ont.	264 99	
“ “ Royal Bank, Appin, Ont.	830 01	
“ “ Merchants Bank, Glencoe, Ont.	587 70	
		\$4,960 39
“ unpaid of fixed payments of 1917		296 79
“ prior fixed payments still unpaid (not extended) ..	\$491 58	
“ premium notes in force, after deducting all payments thereon and assessments levied		71,713 61
“ office furniture and safe (not extended)	\$50 00	
Total assets		\$76,970 79

LIABILITIES.—None.

RECEIPTS.

Cash balance, 31st December, 1916 (not extended)	\$4,416 13	
Cash received from fixed payments of 1917		\$5,268 10
“ fixed payments of prior years		244 15
“ interest		113 33
“ transfer fees		2 00
Total receipts		<u>\$5,627 58</u>

EXPENDITURE.

Expenses of management:

Amount paid for salaries, directors' and auditors' fees	\$353 50
“ investigation of claims	54 00
“ law costs other than above	5 00
“ printing, stationery and advertising	60 15
“ postage, telephone, telegrams and express	55 00
“ statutory assessment and license	25 70
“ fire marshal tax	21 00
“ rent	6 50
“ travelling expenses	33 95
“ other expenses	5 00
Total expenses of management	<u>\$619 80</u>

Miscellaneous payments:

Amount paid for losses which occurred prior to 1917	10 50
“ losses which occurred in 1917	4,359 00
“ rebate	94 02

Total expenditure	<u>\$5,083 32</u>
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CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1917.

	Three years.
Mutual	\$2,743,524 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1916	1,134	\$2,534,435 00
Policies new and renewed during 1917	435	1,005,184 00
Gross number and amount in force during 1917	1,569	\$3,539,619 00
Less expired and cancelled in 1917	401	796,095 00
Net risks in force 31st December, 1917	1,168	<u>\$2,743,524 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1917.

	Three years.
Amount of face of all premium notes held by Company and legally liable to assessment	\$82,305 72
Amount of all premium notes, after deducting all payments thereon and assessments levied	71,713 61
Amount of premium notes received during 1917	30,155 52
Payments on premium notes of 1917, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1917	2,012 81

AYR FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, AYR.

Commenced business 13th December, 1893.

Names and addresses of the Directors and Officers for the year 1918:

Directors:

George D. BlackAyr (R.R. 3), Ont.
Murdo M. LillicoBright (R.R. 3), Ont.
Andrew L. EastonPrinceton (R.R. 2), Ont.
A. L. KitchenSt. George (R.R. 2), Ont.
John ShielGalt (R.R. 4), Ont.
Charles W. GurneyParis (R.R. 3), Ont.

Officers:

George D. Black, PresidentAyr (R.R. 3), Ont.
Murdo M. Lillico, Vice-PresidentBright (R.R. 3), Ont.
Joseph Wrigley, Secretary-TreasurerAyr (R.R. 3), Ont.

Auditors:

John L. BlackAyr (R.R. 3), Ont.
Thomas MitchellAyr, Ont.

Unassessed premium note capital, \$188,587.54.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

ASSETS.

Cash in Bank of Commerce, Ayr	\$9 57	
Cash in Standard Reliance Mortgage Corporation, Ayr	4,366 49	
		\$4,376 06
Amount unpaid of assessments of 1917		696 34
Amount unpaid of assessment of prior years		19 92
Amount of premium notes in force, after deducting all payments thereon and assessments levied		188,587 54
Total assets		\$193,679 86

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1916 (not extended)	\$7,681 21	
Cash received for policy fees		\$337 00
“ assessments of 1917		9,158 41
“ assessments of prior years		115 76
“ interest		156 85
“ borrowed money		4,000 00
“ cancelled policies		14 79
Total receipts		\$13,782 81

EXPENDITURE.	
Expenses of management:	
Amount paid for travelling expenses	\$8 00
“ statutory assessment and license	42 72
“ fire marshal tax	24 39
“ taxes	4 80
“ rent	21 00
“ salaries, directors’ and auditors’ fees	1,192 60
“ printing, stationery and advertising	174 00
“ postage, telephone, telegrams and express	103 00
“ fee Underwriters’ Association	7 00
“ law costs	50
“ interest	85 00
Total expenses of management	\$1,663 01
Miscellaneous payments:	
Amount paid for losses which occurred during 1917	11,424 95
“ repayment of loans	4,000 00
Total expenditure	\$17,087 96

CURRENCY OF RISKS.	
Amount covered by Policies in force 31st December, 1917.	
	Four years.
Mutual	\$4,846,855 00

MOVEMENT IN RISKS.		
Mutual System.	Number.	Amount.
Policies in force 31st December, 1916	1,500	\$4,617,855 00
Policies taken during 1917	402	1,225,650 00
Gross number and amount in force during 1917	1,902	\$5,843,505 00
Less expired and cancelled in 1917	346	996,650 00
Net risks in force 31st December, 1917	1,556	\$4,846,855 00

CLASSIFICATION OF RISKS:	
Farm and non-hazardous.	

PREMIUM NOTES	
On Policies in force 31st December, 1917.	
	Four years.
Amount of face of all premium notes held by Company and legally liable to assessment	206,855 50
Amount of all premium notes, after deducting all payments thereon and assessments levied	188,587 54
Amount of premium notes received during the year 1917	52,662 50
Payments on premium notes of 1917, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1917	9,153 41
Notes for fixed payments unpaid at 31st December, 1917	696 34

FORMOSA MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, FORMOSA.

Commenced business 22nd May, 1880.

Names and addresses of the Directors and Officers for the year 1918:

Directors:

E. G. Kuntz	Formosa, Ont.
Jno. F. Waechter	Formosa, Ont.
Alex. Robertson	Paisley (R.R. 1), Ont.
Thomas Ingles	Clifford (R.R. 1), Ont.
A. Lang	Chepstow, Ont.
M. Filsinger	Mildmay, Ont.

Officers:

Edward G. Kuntz, President	Formosa, Ont.
Jno. F. Waechter, Vice-President	Formosa, Ont.
B. Beingessner, Secretary and Manager	Formosa, Ont.
Ambrose Zettel, Treasurer	Formosa, Ont.

Auditors:

Alex. McLennan	Walkerton, Ont.
Jno. T. Rettinger	Formosa (R.R. 1), Ont.

Unassessed premium note capital, \$227,730.96.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

ASSETS.

Cash at head office	\$437 28	
Amount of deposit, Merchants Bank, Mildmay	99 85	
“ Canadian Bank of Commerce, Walkerton..	82 90	
“ Molsons Bank, Formosa	154 68	
“ Royal Bank, Cargill	71 20	
		\$845 91
Cash in agents' hands		377 84
Amount of premium notes in force, after deducting all pay- ments thereon and assessments levied, 1917	\$227,730 96	
Less residue of premium notes given by the Company for re-insurance	4,103 35	
		223,627 61
Amount unpaid fixed payments of 1917		475 53
Amount unpaid assessment of prior year (not extended)	\$25 58	
Total assets		<u>\$225,326 89</u>

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1916 (not extended)	\$5,378 72
Cash received for fixed payments of 1917	\$15,426 32
“ fixed payments due in prior year	141 44
“ agents’ balance	173 80
“ interest ,	113 25
Total receipts	<u>\$15,854 81</u>

EXPENDITURE.

Expenses of management:	
Amount paid for commission to agents	\$568 30
“ law costs	15 00
“ statutory assessment and license	65 82
“ salaries, directors’ and auditors’ fees	1,041 18
“ travelling expenses	22 50
“ postage, telephone, telegrams and express	201 63
“ printing, stationery and advertising	107 40
“ investigation of claims	355 45
“ taxes	5 55
“ rent	25 00
“ fire marshal tax	46 32
“ other expenses, Underwriters’ Association	69 80
Total expenses of management	<u>\$2,523 95</u>
Miscellaneous payments:	
Amount paid for losses which occurred in 1917	17,586 20
“ re-insurance	209 47
“ rebate	68 00
Total expenditure	<u>\$20,387 62</u>

CURRENCY OF RISKS.

Amount of Policies in force 31st December, 1917.

	Three-year risks.
Mutual	\$7,756,653 00

Re-insurance,

Mutual System	139,103 00
Net risks carried by Company at 31st December, 1917	<u>\$7,617,550 00</u>

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1916	3,485	\$7,444,893 00
Policies new and renewed during 1917	1,218	2,766,835 00
Gross number and amount in force during 1917	4,703	\$10,211,728 00
Less expired and cancelled in 1917	1,232	2,455,075 00
Net risks in force, 31st December, 1917	3,471	<u>\$7,756,653 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1917.

Three-year risks.

Amount of face of all premium notes held by Company, and legally liable to assessment	\$251,585 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	227,730 96
Amount of premium notes received during the year 1917	88,837 00
Payments on premium notes of 1917, including all sums credited on said premium notes, viz.: Cash paid up to 31st December, 1917	4,898 22

Re-insurance.

Amount of premium notes given by the Company for re-insurance	4,533 00
Less payments made thereon	429 65
Residue of premium notes for which the Company is still liable	\$4,103 35

FARMERS' CENTRAL MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WALKERTON.

Commenced business 31st March, 1894.

Names and addresses of the Directors and Officers for the year 1918:

Directors:

James Tolton	Walkerton, Ont.
Wm. Rowand	Walkerton, Ont.
R. J. Clancy	Chepstow, Ont.
Eckhardt Siegner	Mildmay, Ont.
Val. Fisher	Walkerton, Ont.
M. Bilger	Mildmay, Ont.

Officers:

James Tolton, President	Walkerton, Ont.
Wm. Rowand, Vice-President	Walkerton, Ont.
J. J. Schumacher, Manager	Walkerton, Ont.

Auditors:

James A. Lamb	Walkerton, Ont.
M. G. Dippel	Walkerton, Ont.

Unassessed premium note capital, \$401,401.49.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

ASSETS.

Actual cash in hand at head office	\$183 99
Cash in agents' hands	74 03
Amount unpaid of fixed payments of 1917	263 86
Prior instalments on fixed payments (not extended)	\$67 84
Amount of premium notes in force, after deducting all pay- ments thereon and assessments levied	\$401,401 49
Less residue of premium notes given for re-insurance	4,938 98
	<hr/> 396,462 51
Amount of office furniture (not extended)	\$200 00
Total assets	<hr/> \$396,984 39

LIABILITIES.

Amount due bank—overdraft	\$2,729 00
Total liabilities	<hr/> \$2,729 00

RECEIPTS.

Cash balance at 31st December, 1916 (not extended)	\$676 84	
Cash received for fixed payments of 1917		\$36,812 19
“ prior years		69 10
“ interest		588 55
“ borrowed money		2,729 00
“ re-insurance on losses		235 00
“ all other sources		56 01
“ investment (not extended)	\$6,500 00	
Total receipts		<u>\$40,489 85</u>

EXPENDITURE.

Expenses of management:

Amount paid for commission and fees		\$1,358 00
“ rent		25 00
“ statutory assessment and license fee		133 27
“ salaries, directors' and auditors' fees		2,843 86
“ fire marshal tax		123 25
“ printing, stationery and advertising		421 25
“ postage, telephone, telegrams and express		273 62
“ investigation of claims		496 35
“ taxes		22 80
“ interest		40 40
“ fuel and light		25 00
Total expenses of management		<u>\$5,762 80</u>

Miscellaneous payments:

Amount paid for losses which occurred prior to 1917		189 58
“ losses which occurred during 1917		39,901 00
“ re-insurance		392 33
“ rebate		165 99
“ repayment of loan		1,000 00
“ other expenses		71 00

Total expenditure		<u>\$47,482 70</u>
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CURRENCY OF RISKS.

Amount of Policies in force 31st December, 1917.

	One year.	Two years.	Three years.	Four years.	Total.
Mutual	\$89,600 00	\$44,050 00	\$12,666,915 00	\$4,055,475 00	\$16,856,040 00
Less re-insurance on Mutual Sys- tem . . . . .	.....	.....	206,580 00	.....	206,580 00
Net risks actually carried by Company at 31st Dec., 1917	\$89,600 00	\$44,050 00	\$12,460,335 00	\$4,055,475 00	<u>\$16,649,460 00</u>

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December 1916	7,687	\$15,702,939 00
Policies new and renewed during 1917	2,719	5,824,837 00
Gross number and amount in force during 1917	10,406	\$21,527,776 00
Less expired and cancelled in 1917	2,402	4,671,736 00
Net risks in force 31st December, 1917	8,004	\$16,856,040 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1917.

	One year.	Two years.	Three years.	Four years.	Total.
Amount of face of all premium notes held by Company and legally liable to assessment..	\$2,646 00	\$1,290 00	\$360,317 00	\$109,963 00	\$474,216 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	2,295 59	1,124 06	305,995 98	91,985 86	401,401 49
Amount of prem- ium notes re- ceived during 1917	2,646 00	952 00	131,065 00	33,232 00	167,895 00
Payments on pre- mium notes of 1917, including all sums credit- ed on said pre- mium notes:					
Cash paid up to 31st December, 1917 .....	.....	.....	.....	.....	16,300 91

Re-insurance.

Amount of premium notes given by the Company for re-insurance	5,488 00
Less payments made thereon	549 02
Residue of premium notes for which the Company is still liable	\$4,938 98

HAY TOWNSHIP FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ZURICH.

Commenced business 3rd February, 1875.

Names and addresses of the Directors and Officers for the year 1918:

Directors:

John E. Sparrow	Varna, Ont.
John Pfaff	Zurich, Ont.
Fred. Willert	Dashwood, Ont.
Christian Stade	Dashwood, Ont.
Wm. Lamont	Zurich, Ont.
Wm. Consit	Zurich, Ont.
John P. Ran	Zurich, Ont.
Oscar F. Klopp	Zurich, Ont.
Stephen Webb	Grand Bend, Ont.

Officers:

John Sparrow, President	Varna, Ont.
John Pfaff, Vice-President	Zurich, Ont.
Henry Eilber, M.P.P., Manager	Crediton, Ont.

Auditors:

Henry F. Pfile	Zurich, Ont.
Andrew F. Hess	Zurich, Ont.

Unassessed premium note capital, \$204,346.04.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

ASSETS.

Cash on deposit, Bank of Commerce, Crediton, Ont.	\$5,885 92
Amount unpaid of assessment levied during 1917	87 20
Amount of premium notes in force, after deducting all payments thereon and assessments levied	204,346 04
Total assets	<u>\$210,319 16</u>

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1916 (not extended)	\$2,179 93
Cash received for taking application (not extended)	817 50
Cash received, fixed payments due in 1917	\$815 00
Cash received for assessments levied during 1917	10,820 53
Cash received for interest	57 44
Total receipts	<u>\$11,692 97</u>

EXPENDITURE.

Expenses of management:		
Cash paid to agents in fees (not extended)	\$817 50	
Amount paid for on applications filed with Board		\$334 80
“ investigation and adjustment of claims		96 15
“ statutory assessment and license fee		47 26
“ printing, stationery and advertising		188 47
“ salaries, directors’ and auditors’ fees		311 90
“ travelling expenses		4 50
“ postage, telephone, telegrams and express		139 92
“ rent		33 00
“ other expenses		5 00
Total expenses of management		\$1,161 00
Miscellaneous payments:		
Cash paid for losses which occurred during 1917		6,825 98
Total expenditure		<u>\$7,986 98</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1917.

	Four years.
Mutual	\$5,415,625 00

MOVEMENT OF RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1916	2,040	\$5,172,780 00
Policies new and renewed during 1917	545	1,572,785 00
Gross number and amount in force during 1917	2,585	\$6,745,565 00
Less expired and cancelled in 1917	555	1,329,940 00
Net risks in force 31st December, 1917	2,030	<u>\$5,415,625 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1917.

	Four-year risks.
Amount of face of all premium notes held by the Company and legally liable to assessment	\$223,615 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	204,346 04
Amount of premium notes received during the year 1917	65,878 00

DUNWICH FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WALLACETOWN.

Commenced business September, 1880.

Names and addresses of the Directors and Officers for the year 1918:

Directors:

Archibald McColl	Rodney, Ont.
John McPhail	Iona, Ont.
John R. Gow	Dutton, Ont.
Jno. McPherson	Campbellton, Ont.
D. Carmichael	West Lorne, Ont.
Alex. McLachlin	Iona, Ont.

Officers:

Arch. McColl, President	Rodney, Ont.
John McPhail, Vice-President	Iona, Ont.
W. A. Galbraith, Secretary-Treasurer	Iona Station, Ont.

Auditors:

J. M. Blue	Dutton, Ont.
D. C. McKellar	Dutton, Ont.

Unassessed premium note capital, \$110,615.45.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

ASSETS.

Cash on hand at head office	\$88 94	
Cash in Molsons Bank, Dutton, Ont.	58 79	
Cash in Merchants Bank, West Lorne, Ont.	172 39	
Cash in Royal Bank, Dutton	567 74	
		\$887 86
Amount unpaid of fixed payments of 1917		456 51
Amount of premium notes in force, after deducting all payments thereon and assessments levied		110,615 45
Total assets		<u>\$111,959 82</u>

LIABILITIES.

Amount of promissory note due bank	\$1,500 00
Amount of interest accrued thereon	15 00
Total liabilities	<u>\$1,515 00</u>

RECEIPTS.

Cash balance at 31st December, 1916 (not extended)	\$32 80	
Amount of cash received for fixed payments of 1917		\$8,546 35
“ “ fixed payments due in prior years		236 75
“ “ interest		10 31
“ “ borrowed during 1917		1,500 00
“ “ other sources		74 60
		<hr/>
		\$10,368 01
		<hr/>

EXPENDITURE.

Expenses of management:		
Amount paid for investigation of claims	\$72 10	
“ bonus to agents	51 00	
“ law costs	16 85	
“ interest	52 00	
“ travelling expenses	67 70	
“ postage, telephones, telegrams and express	58 85	
“ statutory assessment and license	30 66	
“ printing, stationery and advertising	60 50	
“ salaries, directors' and auditors' fees	457 60	
“ fire marshal tax	26 89	
“ rent	8 25	
“ other expenses	5 00	
		<hr/>
Total expenses of management	\$907 40	
Miscellaneous payments:		
Cash paid for losses which occurred during 1917	8,538 54	
“ rebate	67 01	
		<hr/>
Total expenditure	\$9,512 95	
		<hr/>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1917.

	Four years.
Mutual	\$3,239,365 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1916	1,361	\$3,140,850 00
Policies new and renewed during 1917	204	511,450 00
	<hr/>	<hr/>
Gross number and amount in force during 1917	1,565	\$3,652,300 00
Less expired and cancelled in 1917	207	412,935 00
	<hr/>	<hr/>
Net risks in force 31st December, 1917	1,358	\$3,239,365 00
		<hr/>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1917.

	Four years.
Amount of face of all premium notes held by the Company, and legally liable to assessment	\$125,974 60
Amount of all premium notes, after deducting all payments thereon and assessments levied	110,615 45
Amount of premium notes received during the year 1917	20,458 00
Payments on the premium notes of 1917, including all sums credited on said premium notes, viz.:	
Cash paid up to 31st December, 1917	1,350 72

ELMA FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ATWOOD.

Commenced business 22nd March, 1884.

Names and addresses of the Directors and Officers for the year 1918:

Directors:

Thomas E. Shearer	Listowel (R.R. 2), Ont.
James Moffatt	Monkton (R.R. 3), Ont.
S. J. Love	Atwood (R.R. 3), Ont.
George Cleland	Listowel (R.R. 2), Ont.
John S. Cowan	Atwood (R.R. 2), Ont.
D. B. Grieve	Millbank, Ont.
I. D. Smith	Atwood (R.R. 4), Ont.
J. K. Baker	Brussels (R.R. 3), Ont.
John Denstedt	Gadshill (R.R. 2), Ont.

Officers:

Thomas E. Shearer, President	Listowel (R.R. 2), Ont.
James Moffatt, Vice-President	Monkton (R.R. 3), Ont.
J. R. Hammond, Secretary-Treasurer	Atwood, Ont.

Auditors:

A. M. Sweeton	Atwood (R.R. 2), Ont.
James H. Thomson	Henfryn, Ont.

Unassessed premium note capital, \$230,130.75.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

ASSETS.

Cash value of loan company debentures	\$5,000 00
Cash on hand, head office	\$157 63
Cash in Bank of Hamilton, Atwood	4,956 68
Cash in Sterling Bank, Monkton, Ont.	1,536 63
	6,650 94
Amount unpaid of assessment levied during 1917	369 24
Amount of premium notes in force, after deducting all payments thereon and assessments levied	230,130 75
Total assets	\$242,150 93

LIABILITIES.—None.

RECEIPTS.

Cash at 31st December, 1916 (not extended)	\$13,704 15
Cash received for assessments levied during 1917	\$6,923 46
“ assessments levied before 1917	432 45
“ interest	303 70
Total receipts	<u>\$7,659 61</u>

EXPENDITURE.

Expenses of management:

Amount paid for taxes	\$4 22
“ investigation of claims	84 50
“ postage, telephone, telegrams and express	63 00
“ statutory assessment and license	43 61
“ printing, stationery and advertising	75 00
“ salaries, directors' and auditors' fees	522 10
“ rent	10 00
“ fire marshal tax	29 91
“ sundries	14 77

Total expenses of management	<u>\$847 11</u>
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Miscellaneous payments:

Amount paid for losses which occurred during 1917	8,827 46
“ rebate	38 35
“ invested Loan Co. debentures (not ex- tended)	\$5,000 00

Total expenditure	<u>\$9,712 92</u>
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CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1917.

	Four years.
Mutual	\$4,951,335 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1916	1,468	\$4,727,260 00
Policies new and renewed during 1917	461	1,615,375 00
Gross number and amount in force during 1917	1,929	\$6,342,635 00
Less expired and cancelled in 1917	449	1,391,300 00
Net risks in force 31st December, 1917	1,480	<u>\$4,951,335 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1917,

Amount of face value of all premium notes held by Company and legally liable to assessment	\$247,566 75
Amount of all premium notes, after deducting all payments thereon and assessments levied	230,130 75
Amount of premium notes received during the year 1917	80,768 75

SOUTH EASTHOPE FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, TAVISTOCK.

Commenced business 28th December, 1871.

Names and addresses of the Directors and Officers for the year 1918:

Directors:

Edw. Caister	Tavistock, Ont.
Conrad Wilker	Tavistock, Ont.
E. J. Wettlaufer	Tavistock (R.R. 3), Ont.
A. H. Goring	Woodstock, Ont.
A. Herman	Tavistock, Ont.
R. G. Murray	Tavistock, Ont.
John Pletsch	Stratford (R.R. 4), Ont.
Jas. McCallum	Stratford (R.R. 1), Ont.
D. Cook	New Hamburg (R.R. 3), Ont.

Officers:

E. Caister, President	Tavistock, Ont.
Conrad Wilker, Vice-President	Tavistock, Ont.
W. S. Russell, Secretary-Treasurer	Tavistock, Ont.

Auditors:

H. J. Mansz	Shakespeare, Ont.
James Smith	Shakespeare, Ont.

Unassessed premium note capital, \$197,342.60.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

ASSETS.

Cash on hand at head office	\$452 74	
Cash in Standard Bank, Tavistock	8,370 56	
Cash in Standard Bank, Hickson	267 23	
Cash in Royal Bank, Stratford	1,475 80	
		\$10,566 33
Amount of premium notes in force, after deducting all payments thereon and assessments levied		197,342 60
Amount unpaid of assessments of 1917		529 39
Total assets		\$208,438 32

LIABILITIES.

Amount of losses supposed or reported	\$825 88
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RECEIPTS.

Cash balance at 31st December, 1916 (not extended)	\$7,055 09	
Cash received for assessments levied during 1917		\$5,735 09
“ assessments levied prior to 1917		444 83
“ interest		121 10
Total receipts		<u>\$6,301 02</u>

EXPENDITURE.

Expenses of management:		
Amount paid for salaries, directors' and auditors' fees	\$350 00	
“ law costs	37 90	
“ statutory assessment and license fee	40 73	
“ printing, stationery and advertising	137 50	
“ fire marshal tax	28 33	
“ postage, telephone, telegrams and express	62 72	
“ travelling expenses	20 00	
“ rent	15 00	
“ investigation of claims	61 90	
“ collecting assessment	85 00	
“ other expenses	12 00	
Total expenses of management		\$851 08
Miscellaneous payments:		
Cash paid for losses which occurred during 1917	1,938 70	
Total expenditure		<u>\$2,789 78</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1917.

	Four years.
Mutual	\$4,398,140 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1916	1,458	\$4,373,440 00
Policies new and renewed during 1917	348	1,011,340 00
Gross number and amount in force during 1917	1,806	\$5,384,780 00
Less expired and cancelled in 1917	348	986,640 00
Net risks in force 31st December, 1917	1,458	<u>\$4,398,140 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1917,

	Four-year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	\$219,907 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	197,342 00
Amount of premium notes received during the year 1917	50,567 00
Payments on premium notes of 1917, including all sums credited on said premium notes:	
Amount of cash paid to 31st December, 1917	1,202 91

MAPLE LEAF FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, COLUMBUS.

Commenced business 19th August, 1895.

Names and addresses of the Directors and Officers for the year 1918:

Directors:

Wm. Smith, M.P.	Columbus, Ont.
Noah Burkholder	Pickering, Ont.
G. B. Mothersill	Oshawa, Ont.
Peter Christie	Manchester, Ont.
Isaac T. Chapman	Kirby, Ont.
J. J. Smith	Enniskillen, Ont.
Alex. Mackenzie	Oshawa, Ont.
H. E. Webster	Whitby, Ont.
S. J. Williams	Hampton, Ont.
D. M. Morgan	Claremont, Ont.
Charles Calder, M.P.P.	Brooklin, Ont.
J. H. Devitt, M.P.P.	Burketon, Ont.

Officers:

Wm. Smith, M.P., President	Columbus, Ont.
Noah Burkholder, Vice-President	Pickering, Ont.
Wm. Purves, Secretary	Columbus, Ont.
Samson Roberts, Treasurer	Columbus, Ont.

Auditors:

Hiram Gifford	Cedar Dale, Ont.
W. F. Weir	Prince Albert, Ont.

Unassessed premium note capital, \$158,227.30.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

ASSETS.

Cash value mortgages on real estate	\$2,000 00
Amount of municipal and Loan Company debentures	35,630 59
Actual cash on hand at head office	\$117 91
Cash in Standard Bank, Oshawa	462 60
	580 51
Amount of unpaid fixed payments, 1917	598 25
Amount of premium notes in force, after deducting all pay- ments thereon and assessment levied	\$158,227 30
Less residue of premium notes given for re-insurance	3,078 00
	155,149 30
Interest accrued	479 31
Total assets	\$194,437 96

LIABILITIES.

Amount of reported loss	\$800 00
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RECEIPTS.

Cash balance at 31st December, 1916 (not extended)	\$13,351 49	
Cash received for fixed payments of 1917		\$18,500 80
" fixed payments of prior years		383 70
" interest during 1917		2,193 71
" re-insurance on losses		56 80
" from other sources		8 05
" investments (not extended)	\$2,448 23	
Total receipts		\$21,143 06

EXPENDITURE.

Expenses of management:

Cash paid for agents' commission, fees and bonus	\$2,998 20
" investigation and adjustment of claims	112 00
" salaries, directors' and auditors' fees	1,966 40
" travelling expenses	30 00
" statutory assessment and license fee	56 93
" fire marshal tax	63 19
" printing, stationery and advertising	378 66
" postage, telephone, telegrams and freight	170 53
" rent	27 00
" other expenses	38 50

Total expenses of management	\$5,841 41
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Miscellaneous payments:

Cash paid for losses which occurred during 1917	24,148 03
" rebate	246 34
" re-insurance	339 80
" Canadian Red Cross and Patriotic Fund	1,000 00
" invested in Canada War Loan (not extended)	\$4,786 69

Total expenditure	\$31,575 58
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CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1917.

	One year or less.	Two years.	Three years.	Total.
Mutual	\$29,200 00	\$18,050 00	\$6,879,970 00	\$6,927,220 00
Re-insurance .....	.....	.....	129,250 00	129,250 00
Net risks carried at 31st December, 1917	\$29,200 00	\$18,050 00	\$6,750,720 00	\$6,797,970 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1916	3,907	\$6,363,290 00
Policies new and renewed during 1917	1,683	2,766,155 00
Gross number and amount in force during 1917	5,590	\$9,129,445 00
Less expired and cancelled in 1917	1,413	2,202,225 00
Net risks in force, 31st December, 1917	4,177	\$6,927,220 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1917.

	One-year risks.	Two-year risks.	Three-year risks.	Total.
Amount of face of all premium notes held by Company and legally liable to assessment..	\$842 50	\$543 60	\$206,591 70	\$207,977 80
Amount of premium notes, after deducting all payments thereon and assessments levied ..	727 30	447 20	157,052 80	158,227 30
Amount of premium notes received during the year 1917 ..	1,006 85	251 40	75,912 00	77,170 25
Payments on the premium notes of 1917, including all sums credited on said premium notes, viz.:				
(a) Cash paid up to 31st December, 1917	134 85	46 90	18,319 05	18,500 80
(b) Notes for fixed payment or assessments unpaid at 31st December, 1917...	.....	.....	598 25	598 25
Amount of premium notes given for re-insurance .....	.....	.....	\$3,892 50	\$3,892 50
Less payments made thereon ..	.....	.....	814 50	814 50
Residue of said premium notes for which the Company is still liable .....	.....	.....	\$3,078 00	\$3,078 00

DUFFERIN FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SHELBURNE.

Commenced business 1st June, 1895.

Names and addresses of the Directors and Officers for the year 1918:

Directors:

W. J. Jelly	Shelburne, Ont.
Samuel Barber	Rosemont, Ont.
Joshua A. Marshall	
William McGhee	Melancthon, Ont.
Thomas Jennings	Mansfield, Ont.
John J. Braiden	Shelburne, Ont.
Thomas Sime	Grand Valley, Ont.
George Lyon	Jessopville, Ont.
W. W. Warnock	Grand Valley, Ont.
Wm. Park	Grand Valley, Ont.
Geo. Best	Shelburne, Ont.

Officers:

W. J. Jelly, President	Shelburne, Ont.
Samuel Barber, Vice-President	Rosemont, Ont.
T. Whalley, Secretary and Manager	Shelburne, Ont.

Auditors:

W. E. Reid	Shelburne, Ont.
Samuel Patterson	Shelburne, Ont.

Unassessed premium note capital, \$159,633.93.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

ASSETS.

Cash value of mortgages	\$1,000 00
Cash value of bonds, Canada War Loan	3,000 00
Cash in Union Bank, Shelburne	\$1,338 37
Cash in Royal Bank, Grand Valley	1,391 97
Cash in Bank of Hamilton, Orangeville	605 77
Cash in Bank of Toronto, Shelburne	5,786 51
	<hr/>
	9,122 62
Cash in agents' hands	387 45
Amount of premium notes in force, after deducting all payments thereon and assessments levied	159,633 93
	<hr/>
Total assets	\$173,144 00

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1916 (not extended)	\$8,147 86	
Cash received as fixed payments of 1917		\$10,436 54
“ fixed payments of prior years		20 44
“ interest		432 46
“ agents’ balances of 1916 received in 1917		489 99
“ gasoline permits and other		67 00
“ from matured investments (not extended)	\$1,000.00.	
Total receipts		<u>\$11,446 43</u>

EXPENDITURE.

Expenses of management:		
Amount paid for investigation of claims		\$45 50
“ travelling expenses		2 00
“ fire marshal tax		40 57
“ commission to agents		625 50
“ rent		13 00
“ statutory assessment and license fee		47 13
“ printing, stationery and advertising		121 17
“ salaries, directors’ and auditors’ fees		867 50
“ postage, telephone, telegrams and express		132 00
“ underwriters’ fees, and all other		26 10
Total expenses of management		<u>\$1,920 47</u>
Miscellaneous payments:		
Amount paid for losses which occurred during 1917		6,501 08
“ rebate		76 88
“ investment—Canada War Loan (not extended)	\$2,973 24	
Total expenditure		<u>\$8,498 43</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1917.

Mutual	\$5,206,285 00
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MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1916	2,386	\$5,156,865 00
Policies new and renewed during 1917	834	1,873,975 00
Gross number and amount in force during 1917		<u>3,220 \$7,030,840 00</u>
Less expired and cancelled in 1917	860	1,824,555 00
Net risks in force 31st December, 1917		<u>2,360 \$5,206,285 00</u>

CLASSIFICATION OF RISKS:
Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1917.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	\$179,985 08
Amount of all premium notes after deducting all payments thereon and assessments levied	159,633 93
Amount of premium notes received during the year 1917	64,452 79
Payments on premium notes of 1917, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1917	3,867 09

DOWNIE MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ST. PAUL'S.

Commenced business 21st April, 1884.

Names and addresses of the Directors and Officers for the year 1918:

Directors:

John Murray	St. Paul's (R.R. 2), Ont.
John Dempsey	Stratford (R.R. 2), Ont.
Wm. Suhring	Stratford (R.R. 5), Ont.
Charles Baird	St. Mary's (R.R. 5), Ont.
James Muir	St. Mary's (R.R. 5), Ont.
Robert Armstrong	Rostock, Ont.

Officers:

John Murray, President	St. Paul's (R.R. 2), Ont.
John Dempsey, Vice-President	Stratford (R.R. 2), Ont.
Thos. H. Smith, Secretary-Treasurer	Sebringville (R.R. 1), Ont.

Auditors:

D. K. Erb	Stratford (R.R. 3), Ont.
Geo. Armstrong	St. Paul's (R.R. 4), Ont.

Unassessed premium note capital, \$92,530.57.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

ASSETS.

Cash in British Mortgage Loan Co., Stratford	\$3,434 88	
Cash in Royal Bank, Stratford	1,854 10	
Cash in Sterling Bank, Sebringville	2,059 30	
		\$7,348 28
Amount unpaid of assessments of 1917		128 19
Amount unpaid of assessments levied prior to 1917.. ..		2 43
Amount of premium notes in force, after deducting all payments thereon and assessments levied		92,530 57
Total assets		<u>\$100,009 47</u>

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1916 (not extended)	\$8,712 98
Cash received for assessments levied in 1917	\$3,796 26
“ assessments levied in prior years	104 02
“ interest „	196 57
“ gasoline engine permits	84 00
Total receipts	<u>4,180 85</u>

EXPENDITURE.

Expenses of management:	
Amount paid for rent.....	\$6 00
“ statutory assessment and license	31 27
“ fire marshal tax	17 26
“ travelling expenses	24 00
“ salaries, directors' and auditors' fees	372 15
“ printing, stationery and advertising	51 75
“ investigation of claims	32 00
“ postage, telephone, telegrams and express	32 88
“ other expenses	6 00
Total expenses of management	<u>\$573 31</u>
Miscellaneous payments:	
Amount paid for losses incurred in 1917	4,972 24
Total expenditure	<u>\$5,545 55</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1917.

	Three years.
Mutual	\$3,318,225 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1916	1,031	\$3,216,250 00
Policies new and renewed during 1917	363	1,134,005 00
Gross number and amount in force during 1917	1,394	\$4,350,255 00
Less expired and cancelled in 1917	360	1,032,030 00
Net risks in force 31st December, 1917	1,034	<u>\$3,318,225 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1917.

	Three years.
Amount of face of all premium notes held by Company, and legally liable to assessment	\$99,546 75
Amount of all premium notes on policies in force 31st December, 1917, after deducting all payments thereon and assessments levied	92,530 57
Amount of premium notes received during the year 1917	34,020 15

NORTH AND SOUTH DORCHESTER MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, HARRIETSVILLE.

Commenced business 8th January, 1869.

Names and addresses of the Directors and Officers for the year 1918:

Directors:

J. C. Dance	Kingsmill, Ont.
A. E. Jackson	Mossley, Ont.
John A. Charlton	Springfield, Ont.
J. H. Barr	Harrietsville, Ont.
S. S. McDermid	Port Burwell, Ont.
H. Rickard	Dorchester Station, Ont.

Officers:

J. C. Dance, President	Kingsmill, Ont.
A. E. Jackson, Vice-President	Mossley, Ont.
S. E. Facey, Secretary-Treasurer	Harrietsville, Ont.

Auditors:

B. R. Barr	Mossley, Ont.
W. W. Kiddie	Belmont, Ont.

Unassessed premium note capital, \$152,007.82.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

ASSETS.

Canada War Loan	\$1,000 00
Cash on hand at head office	\$32 80
Cash deposit in Royal Bank, Ingersoll	529 94
“ Royal Bank, Aylmer	6,449 36
“ Royal Bank, Springfield	844 56
“ Bank of Nova Scotia, Harrietsville	17,574 74
“ Bank of Toronto, Dorchester Station, Ont. ..	777 43
	26,208 83
Amount unpaid of fixed payments, 1917	925 45
Amount of premium notes in force, after deducting all pay- ments thereon and assessments levied	\$152,007 82
Less residue given for re-insurance	1,095 90
	150,911 92
Total assets	<u>\$179,046 20</u>

LIABILITIES.—None.

RECEIPTS,

Cash balance at 31st December, 1916 (not extended)	\$20,712 33
Cash received as fixed payments of 1917	\$11,217 05
“ fixed payments of prior years	29 85
“ interest	683 91
Total receipts	\$11,930 81

EXPENDITURE.

Expenses of management:

Amount paid for commission to agents	\$380 00
“ law advice	5 12
“ travelling expenses	24 00
“ printing, advertising and stationery	198 68
“ statutory assessment and license	49 82
“ rent	2 00
“ salaries, directors' and auditors' fees	851 30
“ postage, telephone, telegrams and express	83 50
“ dues, Mutual Underwriters' Association	8 00
“ fire marshal tax	45 03

Total expenses of management **\$1,647 45**

Miscellaneous payments:

Cash paid for losses which occurred during 1917	3,458 92
“ re-insurance	84 10
“ rebates	243 84
“ invested in Canada War Loan (not extended)	\$1,000 00

Total expenditure **\$5,434 31**

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1917.

	Three years.
Mutual	\$5,795,850 00
Re-insurance	40,650 00
Net risks	\$5,755,200 00

MOVEMENT IN RISKS.

Mutual System.	Number.*	Amount.
Policies in force 31st December, 1916	2,147	\$5,487,325 00
Policies new and renewed during 1917	818	2,221,050 00
Gross number and amount in force during 1917	2,965	\$7,708,375 00
Less expired and cancelled in 1917	745	1,912,525 00
Net risks in force 31st December, 1917	2,220	\$5,795,850 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1917.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	\$173,875 50
Amount of all premium notes, after deducting all payments thereon and assessments levied	152,007 82
Amount of premium notes received during the year 1917	66,631 50

B.—Re-insurance.

Amount of premium notes given by the Company for re-insurance	1,219 50
Less payment made thereon	123 60
Residue of said premium notes for which the Company is liable	<u>\$1,095 90</u>

CULROSS MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, TEESWATER.

Commenced business 3rd June, 1872.

Names and addresses of the Directors and Officers for the year 1918:

Directors:

K. McKenzie	Teeswater, Ont.
F. G. Moffat	Teeswater, Ont.
Thos. B. Aitken	Teeswater, Ont.
John Rutherford	Glenannan, Ont.
A. Simpson	Teeswater, Ont.
Robert Grant	Teeswater, Ont.

Officers:

Kenneth McKenzie, President	Teeswater, Ont.
F. G. Moffat, Vice-President	Teeswater, Ont.
D. McIntosh, Secretary-Treasurer	Teeswater, Ont.

Auditors:

John McRae	Teeswater, Ont.
Alex. McKague	Teeswater, Ont.

Unassessed premium note capital, \$63,180.25.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

ASSETS.

Actual cash on hand at head office	\$6 03	
Cash in Bank of Hamilton, Teeswater	2,341 52	
Cash in Molsons Bank, Teeswater	4,275 64	
		\$6,623 19
Amount unpaid of assessments levied during 1917		721 30
Amount unpaid of assessments levied during previous years	\$206 03	
Amount of premium notes in force, after deducting all payments thereon and assessments levied		63,180 25
Total assets		<u>\$70,524 74</u>

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1916 (not extended)	\$8,219 57
Cash received for assessments levied in 1917	\$2,711 65
“ assessments levied in years prior to 1917	680 85
“ interest	215 05
Total receipts	<u>\$3,607 55</u>

EXPENDITURE.

Expenses of management:

Amount paid for commission to agents	\$151 00
“ investigation of claims	12 00
“ postage, telephone, telegrams and express	24 15
“ statutory assessment and license	19 07
“ salaries, directors' and auditors' fees	324 80
“ printing, stationery and advertising	40 40
“ fire marshal tax	16 40
“ travelling expenses	13 00
“ Mutual Underwriters' Association, dues	4 00
“ rent	20 00

Total expenses of management \$624 82

Miscellaneous payments:

Cash paid for losses which occurred during 1917 4,579 11

Total expenditure \$5,203 93

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1917.

	Three years.
Mutual	\$1,822,780 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1916	850	\$1,722,560 00
Policies new and renewed during 1917	271	645,042 00
Gross number and amount in force during 1917	1,121	\$2,367,602 00
Less expired and cancelled in 1917	263	544,822 00
Net risks in force 31st December, 1917	858	<u>\$1,822,780 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1917.

Amount of face of all premium notes held by Company, and legally liable to assessment	\$72,911 20
Amount of all premium notes, after deducting all payments thereon and assessments levied	63,180 25
Amount of premium notes received during the year 1917	25,801 68

GERMANIA FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, LOT 4, CONCESSION 5, TOWNSHIP OF NORMANBY.

Commenced business 16th March, 1878.

Names and addresses of the Directors and Officers for the year 1918:

Directors:

Andrew Schenk	Ayton, Ont.
Philip S. Schaus	Clifford, Ont.
M. E. Murray	Neustadt (R.R. 1), Ont.
Walter Ferguson	Holstein, Ont.
W. J. McNally	Walkerton, Ont.
Geo. W. Whetham	Clifford (R.R. 3), Ont.
C. J. Dickison	Mildmay, Ont.
Joseph Goodfellow	Dundalk, Ont.
Adam Ries	Clifford, Ont.
Robert Brigham	Hanover, Ont.
August Klages	Marmion, Ont.
D. Fischer	Ayton (R.R. 2), Ont.

Officers:

Andrew Schenk, President	Ayton, Ont.
Philip S. Schaus, Vice-President	Clifford, Ont.
R. H. Fortune, Secretary-Treasurer	Ayton, Ont.

Auditors:

W. J. Forbes	Ayton, Ont.
James Booth	Ayton, Ont.

Unassessed premium note capital, \$154,242.80.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

ASSETS.

Cash on hand, head office	\$40 22	
Cash in Royal Bank, Ayton, Ont.	7,578 76	
Cash in Bank of Hamilton, Neustadt, Ont.	292 90	
	\$7,911 88	
Less outstanding cheque	41 75	
		\$7,870 13
Amount of premium notes in force, after deducting all payments thereon and assessments levied	\$154,242 80	
Less residue of premium notes given for re-insurance	34 20	
		154,208 60
Total assets		\$162,078 73

LIABILITIES.

Amount of losses reported	\$1,000 00
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RECEIPTS.

Cash balance at 31st December, 1916 (not extended)	\$9,166 34
Cash received for fixed payments of 1917	\$6,567 60
“ fixed payments of prior years	257 55
“ interest	275 96
Total receipts	\$7,101 11

EXPENDITURE.

Expenses of management:	
Amount paid for statutory assessment and license	\$37 59
“ agents’ fees	261 00
“ salaries, directors’ and auditors’ fees	860 15
“ fire marshal tax	31 65
“ travelling expenses	24 35
“ rent	50 00
“ printing, stationery and advertising	98 85
“ postage, telephone, telegrams and express	202 80
“ investigation and adjustment of claims	128 40
“ other expenses	10 53
Total expenses of management	\$1,705 32
Miscellaneous payments:	
Amount paid for losses which occurred during 1917	\$6,617 00
“ re-insurance	3 60
“ rebate	71 40
Total expenditure	\$8,397 32

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1917.

	One year.	Two years.	Three years.	Four years.	Total.
Mutual	\$1,339,738 00	\$1,184,055 00	\$796,960 00	\$925,495 00	\$4,246,248 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1916	1,653	\$3,989,778 00
Policies new and renewed during 1917	522	1,349,738 00
Gross number and amount in force during 1917	2,175	\$5,339,516 00
Less expired and cancelled during 1917	473	1,093,268 00
Net risks in force 31st December, 1917	1,702	\$4,246,248 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1917.

	One-year risks.	Two-year risks.	Three-year risks.	Four-year risks.	Total.
Amount of face of all premium notes held by Company and legally liable to assessment	\$53,589 50	\$47,382 20	\$31,878 40	\$37,019 80	\$169,869 90
Amount of all pre- mium notes, after deducting all pay- ments thereon and assessments levied ..	51,446 40	43,599 75	28,093 45	31,103 20	154,242 80
Amount of premium notes received during the year 1917 .....	.....	.....	.....	.....	53,989 50

CARADOC FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, MOUNT BRYDGES.

Commenced business 28th June, 1884.

Names and addresses of the Directors and Officers for the year 1918:

Directors:

Wm. Young	Mount Brydges, Ont.
D. Campbell	Southwold, Ont.
J. Switzer	Lambeth, Ont.
Archie Walker	Muncey, Ont.
Duncan M. McNeil	Strathroy, Ont.
E. Howlett	Southwold, Ont.
D. Limon	Strathroy, Ont.
John Hutcheson	Longwood, Ont.
R. Sutherland	Mount Brydges, Ont.
H. M. Smith	Mount Brydges, Ont.
J. D. Carruthers	Melbourne, Ont.
W. Veale	Mount Brydges, Ont.

Officers:

Wm. Young, President	Mount Brydges, Ont.
D. Campbell, Vice-President	Southwold, Ont.
E. W. J. Sutherland, Secretary-Treasurer	Mount Brydges, Ont.

Auditors:

J. H. Matthews	Delaware, Ont.
W. Blair	Mount Brydges, Ont.

Unassessed premium note capital, \$57,959.78.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

ASSETS.

Amount cash at head office	\$5 54	
“ Union Bank, Mount Brydges	1,593 94	
“ Union Bank, Melbourne	1,060 36	
“ Royal Bank, Strathroy	787 98	
“ Bank British North America, London	810 74	
“ Home Bank, Delaware	487 15	
		\$4,745 71
Amount unpaid fixed payments of 1917		20 42
Amount of premium notes in force after deducting all payments thereon and assessments levied		57,959 78
Amount interest		11 40
Total assets		\$62,737 31

LIABILITIES.

Amount of retained balance premium notes	\$206 08
Total liabilities	<u>\$206 08</u>

RECEIPTS.

Cash balance at 31st December, 1916 (not extended)	\$4,536 74
Cash received at head office, fees (not extended)	\$178 50
“ as fixed payments of 1917	\$4,730 12
“ as fixed payments due in prior years	65 67
“ as interest	142 94
“ retained balance premium notes	84 05
“ all other	13 88
Total receipts	<u>\$5,036 66</u>

EXPENDITURE.

Expenses of management:

Amount paid for fees to agents (not extended)	\$178 50
“ investigation and adjustment of claims	\$56 00
“ statutory assessment and license fee	22 89
“ fire marshal tax	19 98
“ travelling	1 25
“ printing, stationery and advertising	100 80
“ salaries, directors' and auditors' fees	484 75
“ postage, telephone, telegrams and express	58 62
“ janitor	5 00
“ delegates Underwriters' Association, and fee	28 95
“ other expenses	50

Total expenses of management \$778 74

Miscellaneous payments:

Cash paid for losses which occurred during 1917	3,871 62
“ rebate	111 53
“ balance, retained note	65 80

Total expenditure \$4,827 69

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1917.

	Three years.
Mutual	\$2,229,130 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1916	948	\$2,190,626 00
Policies new and renewed during 1917	357	847,229 00
Gross number and amount in force during 1917	1,305	\$3,037,855 00
Less expired and cancelled in 1917	377	808,725 00
Net risks in force 31st December, 1917	928	<u>\$2,229,130 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1917.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	\$66,873 90
Amount of all premium notes, after deducting all payments thereon and assessments levied	57,959 78
Amount of premium notes received during the year 1917	25,416 87
Payments on premium notes of 1917, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1917	1,779 30

NORTH BLENHEIM MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, CHESTERFIELD.

Commenced business 18th August, 1861.

Names and addresses of the Directors and Officers for the year 1918:

Directors:

Robert Baird	New Hamburg (R.R. 1), Ont.
Thos. E. West	Woodstock, Ont.
Charles D. Brown	New Hamburg (R.R. 1), Ont.
John Walton	Woodstock, Ont.
Robert Smith	Hickson, Ont.
W. A. Beattie	Bright (R.R. 4), Ont.
Hy. Sippel	Bright (R.R. 1), Ont.
R. J. Thomas	Bright (R.R. 4), Ont.
Benjamin Bickell	Bright (R.R. 1), Ont.

Officers:

Robert Baird, President	New Hamburg (R.R. 1), Ont.
Thomas E. West, Vice-President	Woodstock, Ont.
D. R. Stauffer, Secretary-Treasurer	Bright (R.R. 2), Ont.

Auditors:

A. L. Currah	Bright (R.R. 1), Ont.
Albert Smart	Plattsville, Ont.

Unassessed premium note capital, \$98,205.62.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

ASSETS.

Actual cash on hand at head office	\$0 06	
Cash on deposit in Standard Bank, Bright, Ont.	3,381 96	
Cash on deposit in Standard Bank, Innerkip, Ont.	1,042 40	
		<hr/>
		\$4,424 42
Amount unpaid of assessments levied in 1917		489 65
Amount of unpaid assessments levied in prior years		94 97
Amount of premium notes in force, after deducting all payments thereon and assessments levied		98,205 62
Office furniture and safe (not extended)	\$40 00	
		<hr/>
Total assets		<u>\$103,214 66</u>

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1916 (not extended)	\$2,201 39
Cash received at taking of application held by agents	\$170 00
Cash received for assessments levied in 1917	4,778 75
" assessments levied prior to 1917	376 68
" interest	36 60
" transfer fees	4 00
Total receipts	<u>\$5,366 03</u>

EXPENDITURE.

Expenses of management:	
Amount paid for printing, stationery and advertising	\$34 85
" postage, telephone, telegrams and express	62 09
" salaries, directors' and auditors' fees	720 20
" rent	8 50
" statutory assessment and license fee	23 49
" travelling expenses	26 50
" fire marshal tax	21 17
" calendars	86 00
" other expenses	5 00
Total expenses	<u>\$987 80</u>
Miscellaneous payments:	
Cash paid for losses which occurred during 1917	2,155 20
Total expenditure	<u>\$3,143 00</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1917.

	Four years.
Mutual	\$2,332,650 00

MOVEMENT OF RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1916	748	\$2,263,475 00
Policies new and renewed during 1917	198	586,925 00
Gross number and amount in force during 1917	946	\$2,850,400 00
Less expired and cancelled in 1917	186	517,750 00
Net risks in force 31st December, 1917	760	<u>\$2,332,650 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1917.

	Four-year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	\$109,106 60
Amount of all premium notes, after deducting all payments thereon and assessments levied	98,205 62
Amount of premium notes received during the year 1917	27,024 25

McKILLOP MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SEAFORTH, ONT.

Commenced business, 29th May, 1876.

Names and addresses of the Directors and Officers for the year 1918:

Directors:

James Connolly	Goderich, Ont.
James Evans	Beechwood, Ont.
George McCartney	Seaforth, Ont.
Wm. Rinn	Seaforth, Ont.
Malcolm McEwen	Clinton, Ont.
D. F. McGregor	Seaforth, Ont.
John G. Grieve	Walton, Ont.
Robert Ferris	Blyth, Ont.
John Bennewies	Brodhagen, Ont.

Officers:

James Connolly, President	Goderich, Ont.
James Evans, Vice-President	Beechwood, Ont.
Thomas E. Hays, Secretary-Treasurer	Seaforth, Ont.

Auditors:

John Govenlock	Egmondville, Ont.
James Kerr	Seaforth, Ont.

Unassessed premium note capital, \$157,285.10.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Cash at head office	\$51 91	
Cash in Canadian Bank of Commerce, Seaforth	2,840 56	
		\$2,892 47
Amount unpaid of fixed payments of 1917		1,094 35
Amount unpaid of prior years (not extended)	\$495 00	
Amount of premium notes in force, after deducting all payments thereon and assessments levied		157,285 10
Amount of office furniture and safe (not extended)	\$200 00	
Total assets		\$161,271 92

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1916 (not extended)	\$5,296 23
Cash received for fixed payments of 1917	\$7,937 50
“ fixed payments of prior years	624 95
“ interest	150 16
Total receipts	<u>\$8,712 61</u>

EXPENDITURE.

Expenses of management:

Amount paid for agents' commissions	\$422 10
“ Division Court costs	14 80
“ postage, telephone, telegrams and express	50 00
“ rent	15 00
“ investigation of claims	128 90
“ statutory assessment and license	40 18
“ fire marshal tax	33 07
“ printing, stationery and advertising	222 77
“ salaries, officers' and directors' fees	787 00

Total expenses of management \$1,713 82

Miscellaneous payments:

Cash paid for losses which occurred during 1917	9,226 25
“ rebate	176 30

Total expenditure \$11,116 37

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1917.

	Four years.
Mutual	\$4,532,990 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1916	2,004	\$4,306,405 00
Policies new and renewed during 1917	658	1,406,370 00
Gross number and amount in force during 1917	2,662	\$5,712,775 00
Less expired and cancelled in 1917	574	1,179,785 00
Net risks in force 31st December, 1917	2,088	<u>\$4,532,990 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1917.

	Four years.
Amount of face of all premium notes held by Company, legally liable to assessment	\$180,395 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	157,285 10
Amount of premium notes received during the year 1917	56,480 00

OXFORD FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, EMBRO.

Commenced business 2nd June, 1884.

Names and addresses of the Directors and Officers for the year 1918:

Directors:

Alex. Smith	Embroy (R.R. 5), Ont.
Robert McLeod	Embroy (R.R. 3), Ont.
James Green	Embroy (R.R. 2), Ont.
John Muterer	Ingersoll, Ont.
John Bolton	St. Mary's, Ont.
William Smith	Woodstock (R.R. 6), Ont.
Robert A. Webber	Woodstock (R.R. 6), Ont.
John C. McPherson	St. Mary's, Ont.
James G. Calder	Thamesford (R.R. 2), Ont.

Officers:

Alex. Smith, President	Embroy (R.R. 5), Ont.
Robert McLeod, Vice-President	Embroy (R.R. 3), Ont.
Columbus Ross, Secretary-Treasurer	Embroy, Ont.

Auditors:

E. L. Sutherland	Embroy, Ont.
Geo. McIntosh	Embroy (R.R. 5), Ont.

Unassessed premium note capital, \$49,865.16.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

ASSETS.

Cash in Royal Bank, Embroy	\$25 11
Amount unpaid of assessment of 1917	366 29
Amount unpaid of assessment, prior years	151 29
Amount of premium notes in force, after deducting all payments thereon and assessments levied	49,865 16
Total assets	<u>\$50,407 85</u>

LIABILITIES.

Amount of borrowed money (promissory notes)	\$350 00
Total liabilities	<u>\$350 00</u>

RECEIPTS.

Cash balance at 31st December, 1916 (not extended)	\$66 02
Cash received from fees	\$12 50
“ assessment during 1917	3,725 31
“ assessments in prior years	438 14
“ borrowed money	1,100 00
Total receipts	<u>\$5,275 95</u>

EXPENDITURE.

Expenses of management:	
Cash paid for agents' commissions	\$28 75
“ printing, stationery and advertising	64 65
“ statutory assessment and license	18 26
“ travelling expenses	15 40
“ interest	142 82
“ rent	20 00
“ salaries, directors' and auditors' fees	322 60
“ postage, telephones, telegrams and express	17 57
“ investigation and adjustment of claims	25 00
“ fire marshal	26 79
Total expenses of management	<u>\$681 84</u>
Miscellaneous payments:	
Cash paid for losses which occurred prior to 1917	1,600 00
“ losses which occurred during 1917	1,668 00
“ re-insurance	41 40
“ rebate	25 62
“ repayment of loan	1,300 00
Total expenditure	<u>\$5,316 86</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1917.

	Three years.
Mutual system	\$1,591,440 00
Less re-insurance	10,500 00
Net risks in force at 31st December, 1917	<u>\$1,580,940 00</u>

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1916	755	\$1,623,155 00
Policies new and renewed during 1917	217	490,575 00
Gross number and amount in force during 1917	972	\$2,113,730 00
Less expired and cancelled in 1917	267	522,290 00
Net risks in force 31st December, 1917	705	<u>\$1,591,440 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1917.

	Three-year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	\$59,006 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	49,865 16
Amount of premium notes received during the year 1917	18,167 00
Payments on the premium notes of 1917, including all sums credited on said premium notes, viz.:	
Cash paid up to 31st December, 1917	3,725 31

THE WESTMINSTER MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, LOT 14, CON. 4, WESTMINSTER.

Commenced business 11th December, 1857.

Names and addresses of the Directors and Officers for the year 1918:

Directors:

W. H. Beattie Wilton Grove (R.R. 1), Ont.
Frank Bennett Lambeth (R.R. 3), Ont.
E. Routledge Lambeth, Ont.
Wm. Marr Wilton Grove (R.R. 1), Ont.
David Lawson Wilton Grove (R.R. 2), Ont.
Duncan McDougal Glanworth (R.R. 1), Ont.

Officers:

W. H. Beattie, President Wilton Grove (R.R. 1), Ont.
Frank Bennett, Vice-President Lambeth (R.R. 3), Ont.
R. S. Nichol, Secretary-Treasurer Wilton Grove (R.R. 2), Ont.

Auditors:

Harry Poole Lambeth, Ont.
W. E. Grieve Wilton Grove (R.R. 1), Ont.

Unassessed premium note capital, \$62,712.64.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

ASSETS.

Cash value of debentures	\$15,000 00
Cash on hand at head office	\$8 87
Cash on deposit to the Company's credit in:	
Royal Bank, Lambeth, Ont.	3,227 28
Huron and Erie Mortgage Corporation, London, Ont.	1,117 72
Bank of Toronto, London, Ont.	15 99
Molsons Bank, London, Ont.	1,653 70
Imperial Bank, London, Ont.	120 81
Home Bank, London, Ont.	5,899 34
Bank of British North America, London, Ont.	655 94
	<hr/>
	12,699 65
Amount of premium notes in force, after deducting all payments thereon and assessments levied	62,712 64
	<hr/>
Total assets	\$90,412 29

LIABILITIES.

Amount due Secretary-Treasurer, salary, 1917	\$350 00
Total liabilities	<u>\$350 00</u>

RECEIPTS.

Cash balance at 31st December, 1916 (not extended)	\$8,096 32	
Cash received for fixed payments of 1917		\$5,130 14
“ interest		1,157 83
“ all other		8 00
“ from matured debentures (not extended) ..	\$752 89	
Total receipts		<u>\$6,295 97</u>

EXPENDITURE.

Expenses of management:

Amount paid for agents' commission	\$180 00
“ law costs	10 00
“ statutory assessment and license	23 91
“ fire marshal tax	21 83
“ salaries, directors' and auditors' fees	534 00
“ travelling	26 00
“ investigation of claims	58 00
“ rent	12 00
“ printing, stationery and advertising	65 51
“ postage, telephones, telegrams and express	25 42
“ other expenses	5 00

Total expenses of management	<u>\$961 67</u>
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Miscellaneous payments:

Cash paid for losses which occurred during 1917	999 79
“ rebates and returned premiums	471 92
“ other	12 15

Total expenditure	<u>\$2,445 53</u>
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CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1917.

Three years.

Mutual	\$2,397,373 00
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MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1916	993	\$2,314,510 00
Policies new and renewed during 1917	360	865,733 00
Gross number and amount in force during 1917	1,353	\$3,180,243 00
Less expired or cancelled in 1917	366	782,870 00
Net risks in force 31st December, 1917	987	<u>\$2,397,373 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1917,

	Three-year risks.
Amount of face of all premium notes legally liable to assessment	\$71,921 19
Amount of all premium notes, after deducting all payments thereon and assessments levied	62,712 64
Amount of premium notes received during the year 1917	25,971 99
Payments on premium notes of 1917, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1917	1,739 46

EAST WILLIAMS MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, NAIRN.

Commenced business 8th of August, 1875.

Names and addresses of the Directors and Officers for the year 1918:

Directors:

Neil P. McIntyre	Ailsa Craig (R.R. 1), Ont.
Neil Chisholm	Parkhill (R.R. 7), Ont.
Alex. H. McLeish	Parkhill (R.R. 7), Ont.
Neil Galbraith	Parkhill (R.R. 2), Ont.
Wm. McCallum	Ailsa Craig (R.R. 1), Ont.
John McLeish	Arkona, Ont.
George Brock	Strathroy, Ont.
D. Rose	Ailsa Craig (R.R. 1), Ont.
John Morrison	Parkhill (R.R. 7), Ont.

Officers:

Neil P. McIntyre, President	Ailsa Craig, Ont.
Neil Chisholm, Vice-President	Parkhill (R.R. 7), Ont.
R. R. Cameron, Secretary-Treasurer	Ailsa Craig, Ont.

Auditors:

Alex. McIntosh	Ailsa Craig (R.R. 1), Ont.
Dougald Campbell	Ailsa Craig (R.R. 1), Ont.

Unassessed premium note capital, \$21,394.40.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

ASSETS,

Cash on hand at head office	\$98 90	
“ Standard Bank, at Ailsa Craig	3,791 45	
		\$3,890 35
Amount unpaid, fixed payments of 1917		115 32
Amount of premium notes in force, after deducting all payments thereon and assessments levied	\$21,394 40	
Less residue given for re-insurance	65 25	
		21,329 15
Office furniture (not extended)	\$54 00	
Total assets		\$25,334 82

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1916 (not extended)	\$3,733 15
Cash received as fixed payments of 1917	\$2,032 51
“ fixed payments of prior years	112 60
“ interest during 1917	113 98
Total receipts	<u>\$2,259 09</u>

EXPENDITURE.

Expenses of management:	
Amount paid for commission	\$85 00
“ law costs	1 00
“ rent	3 00
“ statutory assessment and license	11 65
“ fire marshal	8 13
“ investigation and adjustment of claims	21 00
“ printing, stationery and advertising	55 25
“ salaries, directors' and auditors' fees	201 00
“ postage, telephone, telegrams and express	20 92
“ other expenses	6 00
Expenses of management	<u>\$412 95</u>
Miscellaneous payments:	
Cash paid for losses which occurred during 1917	1,664 88
“ rebate	12 81
“ re-insurance	11 25
Total expenditure	<u>\$2,101 89</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1917.

	Three years.
Mutual	\$849,949 00
Re-insurance, Mutual System	2,900 00
Net risks	<u>\$847,049 00</u>

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1916	472	\$814,230 00
Policies new and renewed during 1917	156	289,349 00
Gross number and amount in force during 1917	628	\$1,103,579 00
Less expired and cancelled in 1917	151	253,630 00
Net risks in force 31st December, 1917	477	<u>\$849,949 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1917.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	\$25,498 47
Amount of all premium notes, after deducting all payments thereon and assessments levied	21,394 40
Amount of premium notes received during the year	8,680 47
Amount of premium notes given by Company for re-insurance	\$87 00
Less payments made thereon	21 75
Residue of said notes for which the Company is still liable	\$65 25

YARMOUTH MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, NEW SARUM.

Commenced business 17th October, 1881.

Names and addresses of the Directors and Officers for the year 1918:

Directors:

George Westlake	St. Thomas (R.R. 8), Ont.
C. E. Locke	St. Thomas (R.R. 8), Ont.
Seth W. Zavitz	St. Thomas (R.R. 5), Ont.
W. G. Saunders	St. Thomas (R.R. 2), Ont.
R. Marlatt	Union, Ont.

Officers:

George Westlake, President	St. Thomas (R.R. 8), Ont.
A. E. Bucke, Secretary-Treasurer	St. Thomas (R.R. 6), Ont.

Auditors:

L. R. Cloes	New Sarum, Ont.
A. J. Gloin	Yarmouth Centre, Ont.

Unassessed premium note capital, \$57,145.73.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

ASSETS.

Actual cash on hand at head office	\$12 19	
Cash on deposit to the Company's credit, but not drawn against, in Southern Loan and Savings Company, St. Thomas	774 14	
		\$786 33
Amount of unpaid assessments levied during 1917		74 00
Amount of prior assessments		24 15
Amount of premium notes in force, after deducting all payments thereon and assessments levied		57,145 73
Total assets		\$58,030 21

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1916 (not extended)	\$1,606 83	
Cash received at taking of application, held by agents (not extended)	\$177 12	
“ as fixed payments of 1917		\$2,302 65

Cash received for assessments levied during 1917	\$5,820 54
“ for assessments levied in prior years	76 03
“ for interest	38 23
“ cash borrowed during 1917	500 00
“ as transfer fees	13 00
Total receipts	<u>\$8,750 45</u>

EXPENDITURE.

Expenses of management:

Cash paid agents at application (not extended)	\$177 12
Amount paid for statutory assessment and license	\$24 68
“ commissions to agents	92 25
“ fuel and light and rent	5 50
“ interest	28 00
“ fire marshal tax	54 82
“ printing, stationery and advertising	62 25
“ salaries, directors' and auditors' fees	468 00
“ investigation and adjustment of claims	100 00
“ postage, telephone, telegrams and express	56 20
“ other expenses	1 05
Total expenses of management	<u>\$892 75</u>

Miscellaneous payments:

Cash paid for losses which occurred during 1917	8,151 74
“ rebate	16 46
“ repayment of loans	500 00
“ other	10 00
Total expenditure	<u>\$9,570 95</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1917.

	One year or less than two.	Two years and over but under three years.	Three years.	Total.
Mutual	\$19,960 00	\$20,150 00	\$2,358,280 00	\$2,398,390 00

CLASSIFICATION OF RISKS:

Mutual System.	Number.	Amount.
Policies in force 31st December, 1916	1,063	\$2,409,031 00
Policies new and renewed during 1917	369	934,030 00
Gross number and amount in force during 1917	1,432	\$3,343,061 00
Less expired and cancelled during 1917	422	944,671 00
Net risks in force 31st December, 1917	1,010	<u>\$2,398,390 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1917.

	One year or less than two.	Two years and over but under three years.	Three years.	Total.
Amount of face of all premium notes held by the Company and legally liable to assessment	\$312 01	\$528 75	\$70,643 28	\$71,484 04
Amount of all premium notes, after deducting all payments thereon and assessments levied	272 57	428 57	56,444 59	57,145 73
Amount of premium notes received during the year 1917	241 66	124 25	27,363 00	27,728 91
Payments on the premium notes of 1917, including all sums credited on said premium notes, viz.:				
Cash paid up to 31st December, 1917	20 17	11 35	2,271 13	2,302 65

NORTH WATERLOO FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WATERLOO.

Commenced business 1st August, 1874.

Names and addresses of the Directors and Officers for the year 1918:

Directors:

Samuel Cassel	Kitchener, Ont.
J. M. Burnett	Elora, Ont.
L. Bowman	Conestogo, Ont.
Val. Otterbein	Heidelberg, Ont.
J. C. Hallman	Petersburg, Ont.
Jno. H. Campbell	Crosshill, Ont.
J. W. Hartleib	Bamberg, Ont.
Geo. F. Lackner	Kitchener, Ont.
Joseph B. Hagey	Preston, Ont.
J. Stauffer	Waterloo, Ont.
John Amos	Kitchener, Ont.
Jos. H. Woods	Elmira, Ont.

Officers:

Samuel Cassel, President	Kitchener, Ont.
J. M. Burnett, Vice-President	Elora, Ont.
J. Stauffer, Manager	Waterloo, Ont.

Auditors:

M. S. Snyder	W. Montrose, Ont.
R. H. More	Kitchener, Ont.

Unassessed premium note capital, \$626,240.63.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

ASSETS.

Amount of mortgages	\$32,775 00
Cash on hand at head office	\$79 78
Cash in Molsons Bank, Waterloo	6,304 67
Cash in Bank of Toronto, Waterloo	7,327 38
	<hr/>
	13,711 83
Amount unpaid of assessment levied during 1917	1,878 36
Amount unpaid of assessments levied in prior years	243 48
Amount of premium notes in force, after deducting all payments thereon and assessments levied	626,240 63
Interest due and accrued	1,116 93
Office furniture (not extended)	\$450 00
	<hr/>
Total assets	\$675,966 23

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1916 (not extended)	\$2,113 49	
Cash received for assessments levied in 1917		\$17,538 87
“ assessments levied in years prior to 1917		1,256 52
“ interest		1,410 94
“ from investments (payments on mortgages), (not extended)	\$1,900 00	
Total receipts		<u>\$20,206 33</u>

EXPENDITURE.

Expenses of management:

Amount paid for agents' commission (new applicants)	\$1,653 50
“ rent	129 00
“ investigation and adjustment of claims	74 00
“ statutory assessment and license fee	106 12
“ printing, stationery and advertising	200 16
“ salaries, directors' and auditors' fees	1,759 20
“ postage, telephone, telegrams and express	324 80
“ fuel and light	20 50
“ travelling expenses	76 55
“ fire marshal tax	77 20
“ calendars	245 35
“ collecting assessments	60 30
“ Underwriters' fees	10 00
“ taxes	12 87
“ adding machine	259 70
“ other expenses	61 09

Expenses of management \$5,070 34

Miscellaneous payments:

Cash paid for losses which occurred during 1917	13,021 70
“ rebate	15 95
“ invested in mortgages (not extended)	\$11,400 00

Total expenditure \$18,107 99

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1917.

Four years.

Mutual \$13,205,968 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1916	5,010	\$12,378,261 00
Policies new and renewed during 1917	1,607	4,223,313 00
Gross number and amount in force during 1917	6,617	\$16,601,574 00
Less expired or cancelled in 1917	1,398	3,395,606 00
Net risks in force 31st December, 1917	5,219	<u>\$13,205,968 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1917.

	Four years.
Amount of face of all premium notes held by the Company and legally liable to assessment	\$667,516 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	626,240 63
Amount of premium notes received during the year 1917	210,901 00
Payments on the premium notes of 1917, including all sums credited on said premium notes, viz.:	
Cash paid up to 31st December, 1917	6,327 03

SYDENHAM MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, OWEN SOUND.

Commenced business 26th August, 1889.

Names and addresses of the Directors and Officers for the year 1918:

Directors:

James Gardner	Owen Sound, Ont.
George Binnie	Priceville (R.R. 2), Ont.
James Thomson	Owen Sound, Ont.
H. T. Potts	Tara, Ont.
P. C. McGregor	Priceville, Ont.
Wm. McLoughry	Markdale, Ont.
Malcolm Cameron	Owen Sound, Ont.
A. C. Patterson	Blantyre, Ont.
William Breen	Kilsyth, Ont.
L. Beaton	Owen Sound, Ont.
Joseph Dobie	Chatsworth, Ont.
G. Carnahan	Meaford, Ont.

Officers:

James Gardner, President	Owen Sound, Ont.
George Binnie, Vice-President	Priceville, Ont.
T. J. Harkness, Secretary-Treasurer	Owen Sound, Ont.

Auditors:

William Douglas	Owen Sound, Ont.
H. H. Burgess	Owen Sound, Ont.

Unassessed premium note capital, \$385,375.43.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

ASSETS.

Cash value of real estate	\$7,500 00
Cash value of mortgages	7,000 00
Canada War Loan	300 00
Actual cash on hand	\$173 39
Cash in Owen Sound Loan and Savings Company	2,690 05
Cash in Merchants Bank, Owen Sound	7,764 84
Cash in Royal Bank, Owen Sound	3,081 75
	<hr/>
	13,710 03
Cash in agents' hands	128 74
Amount unpaid of fixed payments of 1917	798 90
Amount of interest due and accrued	100 00
Notes or due bills less than one year overdue	110 82

Amount of premium notes in force, after deducting all payments thereon and assessments levied	\$385,375 43	
Less residue of premium notes given for re-insurance	1,056 69	
		<u>\$384,318 74</u>
Total assets		<u>\$413,967 23</u>

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1916 (not extended)	\$6,067 39	
Cash received as fixed payments of 1917		\$36,639 07
“ fixed payments of prior years		348 32
“ interest		677 03
“ rent		264 50
“ other sources		139 37
Total receipts		<u>\$38,068 29</u>

EXPENDITURE.

Expenses of management:

Amount paid for commission to agents	\$2,040 54
“ taxes	169 70
“ investigation and adjustment of claims	246 85
“ statutory assessment and license	124 91
“ fire marshal tax	34 52
“ travelling expenses	30 00
“ printing, stationery and advertising	270 03
“ salaries, directors' and auditors' fees, etc.	2,127 60
“ postage, telephone, telegrams and express	460 94
“ fuel and light	49 30
“ Trustees' bond	12 00
“ repairs	51 02
“ other expenses	131 05

Total expenses of management..... \$5,748 46

Miscellaneous payments:

Cash paid for losses during 1917	24,093 18
“ rebate	236 70
“ re-insurance	47 31

Total expenditure \$30,125 65

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1917.

	One year or less.	Two years.	Three years.	Total.
Mutual	\$73,950 00	\$33,030 00	\$15,490,745 00	\$15,597,725 00
Re-insurance.				
Mutual	5,000 00	.....	22,600 00	27,600 00
Net risks .....	.....	.....	.....	\$15,570,125 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1916	7,856	\$14,678,470 00
Policies new and renewed during 1917	2,733	5,870,928 00
Gross number and amount in force during 1917	10,589	\$20,549,398 00
Less expired and cancelled in 1917	2,566	4,951,673 00
Net risks in force at 31st December, 1917	8,023	\$15,597,725 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1917.

	One year or less.	Two years.	Three years.	Total.
Amount of face of all premium notes held by the Company and legally liable to assessment	\$1,240 00	\$662 00	\$471,572 96	\$473,474 96
Amount of all premium notes after deducting all payments thereon and assessments levied	996 90	541 08	383,837 45	385,375 43
Amount of premium notes received during the year ....	.....	.....	.....	165,021 50
Payment on premium notes of 1917, including all sums credited on said premium notes . . . . .	.....	.....	.....	14,864 98
Notes for fixed payments unpaid, 1917 .....	.....	.....	.....	110 82

B.—Re-insurance.

Amount of premium notes given for re-insurance ....	.....	.....	.....	1,104 00
Less payments thereon ....	.....	.....	.....	47 31
Residue of said premium notes for which the Company is still liable .....	.....	.....	.....	\$1,056 69

THE SOUTHWOLD FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SHEDDEN.

Commenced business 9th September, 1878.

Names and addresses of the Directors and Officers for the year 1918:

Directors:

Edgar Silcox	Shedden, Ont.
Charles F. Jackson	Port Stanley, Ont.
John G. Chapman	St. Thomas, Ont.
Chas. F. Heidt	Shedden, Ont.
Maxwell Hunter	Port Stanley, Ont.
Mungo McNab	Iona Station, Ont.

Officers:

Edgar Silcox, President	Shedden, Ont.
Charles F. Jackson, Vice-President	Port Stanley, Ont.
John H. Sells, Secretary-Treasurer	Shedden, Ont.

Auditors:

L. K. McCollum	Iona Station, Ont.
Justin G. Moore	Shedden, Ont.

Unassessed premium note capital, \$68,451.49.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

ASSETS.

Cash on hand at the head office	\$40 42
Cash on deposit in Sterling Bank, Shedden, Ont.	4,176 85
Cash on deposit, Home Bank, Lawrence Station	1,733 75
Cash on deposit, Molsons Bank, St. Thomas	1,895 73
	<hr/>
	\$7,846 75
Amount unpaid of assessments levied during 1917	912 83
Amount of premium notes in force, after deducting all payments thereon and assessments levied	68,451 49
	<hr/>
Total assets	\$77,211 07
	<hr/>

LIABILITIES.

Amount of supposed loss	\$100 00
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RECEIPTS.

Cash balance at 31st December, 1916 (not extended)	\$5,272 17
Cash received for assessments levied in 1917	\$5,026 74
“ assessments levied prior to 1917	480 29
“ interest	102 24
Total receipts	<u>\$5,609 27</u>

EXPENDITURE.

Expenses of management:

Amount paid for agents' commission	\$64 25
“ statutory assessment and license	20 71
“ printing, stationery, advertising	23 07
“ salaries, directors' and auditors' fees	359 00
“ postage, telephone, telegrams and express	38 10
“ rent	8 00
“ tax for fire marshal	23 76
“ Underwriters' Association, dues	3 00

Total expenses of management \$539 89

Miscellaneous payments:

Amount paid for losses which occurred during 1917	2,482 75
“ rebate	12 05

Total expenditure \$3,034 69

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1917.

	Four years.
Mutual	\$2,006,570 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1916	761	\$1,923,070 00
Policies new and renewed during 1917	203	588,790 00
Gross number and amount in force during 1917	964	\$2,511,860 00
Less expired and cancelled in 1917	196	505,290 00
Net risks in force 31st December, 1917	768	<u>\$2,006,570 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1917.

	Four years.
Amount of face of all premium notes held by Company and legally liable to assessment	\$80,262 80
Amount of all premium notes, after deducting all payments thereon and assessments levied	68,451 49
Amount of premium notes received during the year 1917	23,551 60

WALPOLE FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, JARVIS.

Commenced business 27th July, 1867.

Names and addresses of the Directors and Officers for the year 1918:

Directors:

J. B. McKenzie	Nanticoke, Ont.
John Mitchell	Jarvis, Ont.
J. N. Howard	Hagersville, Ont.
J. J. Parsons	Jarvis, Ont.
David McBurney	Jarvis (R.R. 3), Ont.
J. W. Roulston	Hagersville (R.R. 5), Ont.
Joseph Awde	Hagersville (R.R. 5), Ont.
Geo. E. Pond	Nanticoke, Ont.
David Lindsay	Hagersville, Ont.

Officers:

J. B. McKenzie, President	Nanticoke, Ont.
John Mitchell, Vice-President	Jarvis, Ont.
George L. Miller, Secretary-Treasurer	Jarvis, Ont.

Auditors:

James Williamson	Jarvis, Ont.
Wm. J. Fallis	Jarvis, Ont.

Unassessed premium note capital, \$82,214.38.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

ASSETS.

Cash value of real estate	\$2,500 00
Cash at head office	\$426 37
Cash in Bank of Hamilton, Jarvis	1,341 15
	<hr/>
	1,767 52
Cash in agents' hands	14 65
Amount unpaid of fixed payments of 1917	348 11
Amount unpaid of fixed payments of prior years (not extended)	\$56 14
Amount of premium notes in force, after deducting all payments thereon and assessments levied	82,214 38
	<hr/>
Total assets	\$86,844 66

LIABILITIES.

Amount of losses resisted	\$650 00
	<hr/>
Total	\$650 00

RECEIPTS.

Cash balance at 31st December, 1916 (not extended)	\$4,228 83
Cash received at taking of application:	
Held by agents for fees (not extended)	242 00
Received at head office	\$121 00
Cash received as fixed payments of 1917	5,453 54
" as fixed payments due in prior years	266 30
" for interest	92 37
" other	122 00
Total receipts	<u>\$6,055 21</u>

EXPENDITURE.

Expenses of management:

Amount paid to agents in fees (not extended)	\$242 00
Amount paid for taxes	\$51 80
" law costs	200 00
" investigation and adjustment of claims	21 50
" statutory assessment and license	23 92
" fire marshal tax	17 95
" travelling expenses	25 00
" interest	137 00
" printing, stationery and advertising	76 25
" salaries, directors' and auditors' fees	674 80
" postage, telephone, telegrams and express	73 00
" fuel and light	12 00
" insurance premium on building	18 80

Total expenses of management	<u>\$1,332 02</u>
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Miscellaneous payments:

Cash paid for losses which occurred prior to 1917	1,500 00
" losses which occurred during 1917	3,592 82
" rebate	91 68
" repayment of loan	2,000 00

Total expenditure	<u>\$8,516 52</u>
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CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1917.

Four years.

Mutual	\$2,386,700 00
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MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1916	836	\$2,316,350 00
Policies new and renewed during 1917	242	738,485 00
Gross number and amount in force during 1917	1,078	\$3,054,835 00
Less expired and cancelled in 1917	249	668,135 00
Net risks in force 31st December, 1917	829	<u>\$2,386,700 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1917.

	Four-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	\$96,925 32
Amount of all premium notes, after deducting all payments thereon and assessments levied	82,214 38
Amount of premium notes received during the year 1917	30,118 39
Payments on premium notes of 1917, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1917	1,792 48
Notes for fixed payments or assessments unpaid at 31st December, 1917	14 65

TOWNSEND FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WATERFORD.

Commenced business 10th April, 1879.

Names and addresses of the Directors and Officers for the year 1918:

Directors:

J. W. Wallace	Waterford (R.R. 3), Ont.
Oscar L. Haviland	Wilsonville, Ont.
Safford C. Kitchen	Waterford (R.R. 3), Ont.
Jacob Goble	Waterford (R.R. 4), Ont.
J. R. Wilson	Wilsonville, Ont.
Oscar McMichael	Waterford, Ont.
W. E. Hambly	Villanova (R.R. 1), Ont.
Elijah Hellyer	Villanova (R.R. 1), Ont.
Isaac A. Wilcox	Hartford, Ont.

Officers:

J. W. Wallace, President	Waterford (R.R. 3), Ont.
Oscar L. Haviland	Wilsonville, Ont.
James Ross, Secretary-Treasurer	Waterford, Ont.

Auditors:

F. W. Cline	Waterford, Ont.
R. C. McMichael	Waterford, Ont.

Unassessed premium note capital, \$52,325.51.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

ASSETS.

Cash in Merchants Bank, Waterford	\$98 02	
Cash in Molsons Bank, Simcoe	296 11	
Cash in Bank of Montreal, Waterford	176 51	
		\$570 64
Amount of premium notes in force, after deducting all payments thereon and assessments levied		52,325 51
Amount of fixed payments of 1917 unpaid		142 79
Total assets		\$53,038 94

LIABILITIES.

Amount of borrowed money (promissory notes)	\$6,295 00
Total liabilities	\$6,295 00

RECEIPTS.

Cash balance at 31st December, 1916 (not extended)	\$319 12
Cash received at taking of applications	\$317 00
“ as fixed payments of 1917	4,272 75
“ as fixed payments due in prior years	72 12
“ interest	11 85
“ borrowed	4,645 00
Total receipts	<u>\$9,318 72</u>

EXPENDITURE.

Expenses of management:	
Amount paid to agents in fees	\$317 00
“ for statutory assessment and license fee	21 82
“ fire marshal tax	39 93
“ travelling expenses, Mutual Underwriters’ fees	29 00
“ law costs	15 00
“ investigation of claims	87 20
“ printing, stationery and advertising	66 50
“ salaries, directors’ and auditors’ fees	638 90
“ postage, telegrams and express	53 10
“ interest	167 45
“ premium on guarantee bond	5 00
“ rent, telephone and service	34 50
Expenses of management	<u>\$1,475 40</u>
Miscellaneous payments:	
Amount paid for losses which occurred prior to 1917	1,354 00
“ losses which occurred during 1917	5,638 65
“ rebate	49 15
“ repayment of loans	550 00
Total expenditure	<u>\$9,067 20</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1917.

	Three years.
Mutual	\$2,049,875 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1916	884	\$2,058,615 00
Policies new and renewed during 1917	317	751,380 00
Gross number and amount in force during 1917	1,201	\$2,809,995 00
Less expired and cancelled in 1917	327	760,120 00
Net risks in force 31st December, 1917	874	<u>\$2,049,875 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1917.

Three years.

Amount of face of all premium notes held by Company and legally liable to assessment	\$62,335 07
Amount of all premium notes, after deducting all payments thereon and assessments levied	52,325 57
Amount of premium notes received during the year 1917	22,871 31
Payments on premium notes of 1917, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1917	1,602 36

CANADIAN MILLERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, HAMILTON.

Commenced business 20th September, 1878.

Names and addresses of the Directors and Officers for the year 1918:

Directors:

Alex. L. Noble, Lieut.-Col.	Norval, Ont.
R. A. Thompson	Lynden, Ont.
S. R. Stuart	New Hamburg, Ont.
N. H. Stevens	Chatham, Ont.
Neil C. Sinclair	St. Thomas, Ont.
Roswell Goldie	Guelph, Ont.

Officers:

Alexander L. Noble, Lieut.-Col., President	Norval, Ont.
R. A. Thomson, Vice-President	Lynden, Ont.
J. T. White, Secretary-Treasurer	Hamilton, Ont.

Auditors:

W. Anderson	Hamilton, Ont.
Robt. H. Paisley	Hamilton, Ont.

Unassessed premium note capital, \$89,116.70.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

ASSETS.

Cash value of mortgages	\$6,000 00
Bonds and debentures	271,429 32
Cash on hand, head office	\$24 89
Cash on deposit to the Company's credit, not drawn against, in Royal Bank, Hamilton	6,958 65
	<hr/>
	6,983 54
Amount unpaid of fixed payments of 1917	714 40
Amount of premium notes in force, after deducting all payments thereon and assessments levied	89,116 70
Amount interest accrued	6,554 64
	<hr/>
Total assets	\$380,798 60

LIABILITIES.

Amount of loss resisted	\$10,000 00
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RECEIPTS.

Cash balance at 31st December, 1916 (not extended)	\$14,004 15	
Cash received as fixed payments of 1917		\$29,813 95
“ as fixed payments due in prior years		473 10
“ as interest		15,711 38
“ from realization of investments, e.g., debentures, and other securities during 1917 (not ex- tended)	\$7,396 29	
“ endorsement fees		31 50
“ commissions		154 50
Total receipts		<u>\$46,184 43</u>

EXPENDITURE.

Expenses of management:

Amount paid for commissions		\$48 12
“ law costs		2 00
“ investigation and adjustment of claims		50 00
“ statutory assessment and license fee (Ontario)		14 90
“ fire marshal tax		115 74
“ printing, stationery and advertising		270 11
“ salaries, directors' and auditors' fees		4,570 50
“ postage, telephone, telegrams, express and exchange		242 97
“ travelling expenses		278 25
“ fuel and light		7 00
“ taxes		36 11
“ rent		250 00
“ other expenses		107 45
Total expenses of management		<u>\$5,993 15</u>

Miscellaneous payments:

Cash paid for losses which occurred prior to 1917		9,260 42
“ losses which occurred during 1917		10,000 00
“ rebate		669 65
“ re-insurance		46 75
“ refund to members		9,392 73
“ investments (not extended)	\$24,388 63	
“ Patriotic Fund, Red Cross and other charities		850 00
Total expenditure		<u>\$36,212 70</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1917.

	One year or less.	Three years.	Total.
Mutual	\$20,000 00	\$1,230,320 00	\$1,250,320 00
Re-insurance.			
Mutual .....	.....	.....	2,000 00
Net risks in force 31st December, 1917 .....	.....	.....	<u>\$1,248,320 00</u>

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1916	420	\$1,211,970 00
Policies new and renewed during 1917	180	473,300 00
Gross number and amount in force during 1917	600	\$1,685,270 00
Less expired and cancelled in 1917	165	434,950 00
Net risks in force 31st December, 1917	435	\$1,250,320 00

CLASSIFICATION OF RISKS:

Manufacturing.

PREMIUM NOTES

On Policies in force 31st December, 1917.

	One-year risks.	Three-year risks.	Total.
Amount of face of all premium notes held by Company and legally liable to assessment	\$770 00	\$145,312 00	\$146,082 00
Amount of all premium notes after deducting all payments thereon and assessments levied	335 00	88,781 70	89,116 70
Amount of premium notes received during the year 1917	670 00	54,451 00	55,121 00
Payments on premium notes of 1917, including all sums credited on said premium notes:			
Cash paid to 31st December, 1917 .....	.....	.....	29,813 95
Notes for fixed payments or assessments unpaid at 31st December, 1917 .....	.....	.....	714 40

COUNTY OF BRANT FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, BRANTFORD.

Commenced business 27th May, 1861.

Names and addresses of the Directors and Officers for the year 1918:

Directors:

Chas. McIntyre	Scotland, Ont.
John Collins	Burford, Ont.
Duncan W. Miller	St. George, Ont.
Hugh Allen	Drumbo, Ont.
U. O. Kendrick	Cainsville, Ont.
A. W. Vansickle	Onondaga, Ont.
Francis Thomson	Cainsville, Ont.
Edward Knight	Vanessa, Ont.
E. L. Smith	Scotland, Ont.

Officers:

Charles McIntyre, President	Scotland, Ont.
John Collins, Vice-President	Burford, Ont.
J. A. Messecar, Secretary-Treasurer	Brantford, Ont.

Auditors:

R. W. Hamilton	Cainsville, Ont.
P. M. Button	Scotland, Ont.

Unassessed premium note capital, \$97,847.34.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

ASSETS,

Canada War Loan	\$5,000 00
Amount of cash at head office	\$161 47
Cash in Canadian Bank of Commerce, Brantford	3,459 74
	<hr/>
	3,621 21
Amount of unpaid fixed payments of 1917	845 34
Amount of unpaid fixed payments, prior year	168 73
Amount of fixed payments, prior years (not extended)	\$115 26
Amount of premium notes in force, after deducting all payments thereon and assessments levied	97,847 34
Amount of interest	118 45
	<hr/>
Total assets	\$107,601 07

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1916 (not extended)	\$4,195 83	
Cash received for fee		\$2 00
“ fixed payments of 1917	12,127 70	
“ fixed payments, prior years	419 92	
“ interest during 1917	250 00	
“ payments, 1918, in advance	97 44	
“ transfer fees	14 00	
“ return premiums—re-insurance cancelled	571 89	
“ all other	900 49	
Total receipts		<u>\$14,383 44</u>

EXPENDITURE.

Expenses of management:

Amount paid for commission	\$1,148 00
“ taxes	28 19
“ rent	86 25
“ statutory assessment and license fee	43 85
“ printing, stationery and advertising	140 49
“ salaries, directors' and auditors' fees	1,195 47
“ investigation and adjustment of claims	93 90
“ postage, telephones, telegrams and express	61 32
“ law costs	216 00
“ fire marshal tax	50 84
“ special audit	440 00
“ rewriting company's books	153 00
“ all other	183 77

Total expenses of management \$3,841 08

Miscellaneous payments:

Cash paid for losses which occurred during 1917	10,800 72
“ rebate	316 26

Total expenditure \$14,958 06

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1917.

	Four years.
Mutual	\$4,768,965 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1916	2,093	\$4,735,895 00
Policies new and renewed during 1917	596	1,550,845 00
Gross number and amount in force during 1917	2,689	\$6,286,740 00
Less expired and cancelled during 1917	712	1,517,775 00
Net risks in force 31st December, 1917	1,977	<u>\$4,768,965 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1917.

	Four-year risks.
Amount of all premium notes, after deducting all payments thereon and assessments levied	\$168,030 35
Amount of premium notes received during the year 1917	97,847 34
Payments on premium notes of 1917, including all sums credited on said premium notes, viz.:	
Cash paid up to December 31st, 1917	40,925 00
Notes for fixed payments or assessments unpaid at 31st December, 1917	4,100 76

TOWNSHIP OF CLINTON MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, BEAMSVILLE.

Commenced business 22nd August, 1898.

Names and addresses of the Directors and Officers for the year 1918:

Directors:

Adelbert Jamieson	Wellandport, Ont.
Elijah Durham	Smithville, Ont.
C. M. Honsburger	Jordan Station, Ont.
Isaac Jarvis	Beamsville, Ont.
W. A. Griffis	St. Catharines, Ont.
Lewis H. Collard	St. Catharines, Ont.

Officers:

Adelbert Jamieson, President	Wellandport, Ont.
Elijah Durham, Vice-President	Smithville, Ont.
G. W. Tinlin, Secretary-Treasurer	Beamsville, Ont.

Auditors:

W. D. Fairbrother	Beamsville, Ont.
J. D. Albright	Beamsville, Ont.

Unassessed premium note capital, \$80,883.29.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

ASSETS.

Cash at head office	\$82 28	
Cash in Bank of Hamilton, Beamsville	1,511 63	
		\$1,593 91
Amount of premium notes in force, after deducting all payments thereon and assessments levied		80,883 29
Amount of unpaid assessments which were levied in 1917		143 60
Total assets		\$82,620 80

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1916 (not extended)	\$1,674 13	
Cash received as fixed payments due in 1917		\$4,287 26
“ due in prior years		86 18
“ interest during 1917		32 15
“ refund		15 00
Total receipts		\$4,420 59

EXPENDITURE.

Expenses of management:

Cash paid for agents' fees	\$27 40
“ statutory assessment and license fee	23 76
“ fire marshal tax	16 65
“ salaries, directors' and auditors' fees	455 30
“ rent	21 00
“ printing and stationery	17 00
“ investigation of claims	22 00
“ postage, telephone, telegrams and express	73 00
“ Mutual Underwriters' Association, fee	5 00
<hr/>	
Total expenses of management	\$661 11

Miscellaneous payments:

Cash paid for losses which occurred during 1917	\$3,808 50
“ rebates	31 20
<hr/>	
Total expenditure	<u>\$4,500 81</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1917.

	Three years.
Mutual	\$2,444,240 00

MOVEMENT IN RISKS:

Mutual System.	Number.	Amount.
Policies in force 31st December, 1916	1,124	\$2,296,125 00
Policies new and renewed during 1917	434	977,590 00
<hr/>		<hr/>
Gross number and amount in force during 1917	1,558	\$3,273,715 00
Less expired and cancelled in 1917	423	829,475 00
<hr/>		<hr/>
Net risks in force 31st December, 1917	1,135	<u>\$2,444,240 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1917.

	Three years
Amount of face of all premium notes held by the Company, and legally liable to assessment	\$88,283 76
Amount of all premium notes, after deducting all payments thereon and assessments levied	80,883 29
Amount of premium notes received during the year 1917	35,407 24
Payments on the premium notes of 1917, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1917	1,437 27

SALTFLEET AND BINBROOK MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ELFRIDA.

Commenced business 30th July, 1880.

Names and addresses of the Directors and Officers for the year 1918:

Directors:

F. Ecker	Hannon, Ont.
Joseph J. Fletcher	Hannon, Ont.
C. C. Pettit	Fruitland, Ont.
D. B. Calbrick	Winona, Ont.
Geo. A. Almas	Hamilton, Ont.
A. E. Smuck	Glanford, Ont.
W. B. Switzer	Glanford, Ont.
Joseph M. Stewart	Grimsby, Ont.
G. B. Smith	Ancaster, Ont.

Officers:

Joseph J. Fletcher, President	Hannon, Ont.
Joseph M. Stewart, Vice-President	Grimsby, Ont.
J. F. Felker, Secretary-Treasurer	Stoney Creek, Ont.

Auditors:

Chas. I. Stewart	Hannon, Ont.
A. E. Walker	Bartonville, Ont.

Unassessed premium note capital, \$122,863.85.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

ASSETS.

Canada War Loan	\$1,000 00
Cash value of real estate	400 00
Amount of cash on hand at head office	\$328 50
Actual cash in Royal Bank, Stoney Creek	16,293 37
	<hr/>
	16,621 87
Amount unpaid of assessments levied during 1917	900 45
Amount of unpaid assessments of previous years (not extended)	\$349 81
Amount of premium notes in force after deducting all payments thereon and assessments levied	122,863 85
	<hr/>
Total assets	\$141,786 17

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1916 (not extended)	\$14,201 03
Cash received for assessments which were levied in 1917	\$5,694 96
“ assessments which were levied before 1917	361 28
“ interest	410 80
“ transfer fees and penalties	8 50
Total receipts	<u>\$6,475 54</u>

EXPENDITURE.

Expenses of management:

Amount paid for law costs	\$5 00
“ printing, stationery and advertising	16 50
“ statutory assessment and license fee	30 54
“ fire marshal tax	40 54
“ travelling expenses	24 50
“ salaries, directors' and auditors' fees	985 00
“ postage, telephone, telegrams and express	94 50
“ taxes	10 17
“ other expenses	159 95

Total expenses of management \$1,366 70

Miscellaneous payments:

Cash paid for losses which occurred prior to 1917	466 00
“ losses which occurred during 1917	1,222 00
“ invested in Canada War Loan (not extended) \$1,000 00	

Total expenditure \$3,054 70

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1917.

	Three years.
Mutual	\$3,187,470 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1916	1,392	\$3,126,725 00
Policies new and renewed during 1917	503	1,231,650 00
Gross number and amount in force during 1917	1,895	\$4,358,375 00
Less expired and cancelled in 1917	518	1,170,905 00
Net risks in force at 31st December, 1917	1,377	<u>\$3,187,470 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1917.

	Three-year risks.
Amount of all premium notes, deducting all payments thereon and assessments levied	\$122,863 85
Amount of premium notes received during the year 1917	52,023 06

PURELY MUTUAL FIRE COMPANIES

ASSETS AND LIABILITIES ; RECEIPTS AND EXPENDITURES

PURELY MUTUAL FIRE INSURANCE COMPANIES.
LIABILITIES FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Name of Company.	Losses.			Borrowed money and bills payable.	Interest accrued.	Salaries and directors' fees.	Agents' commission and fees.	Retained balance of premium notes.	Other liabilities.	Total liabilities.	Number of policies in force.	Net amount of risk.
	Reported but not adjusted.	Adjusted.	Resisted.									
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.		\$
1 Algoma Mutual.	1,212	1,521,972 00
2 Amherst Island.	202	290,465 00
3 Ayr Farmers'	1,556	4,846,855 00
4 Bay of Quinte	1,218	2,281,495 00
5 Bertie and Willoughby	115 70	115 70	1,765	3,598,545 00
6 Blanshard.	634 00	.....	.....	.....	.....	.....	.....	.....	.....	.....	899	2,206,334 00
7 Blenheim, North	760	2,332,650 00
8 Brant County	1,977	4,768,965 00
9 Canadian Millers'	10,000 00	.....	.....	.....	.....	.....	.....	10,000 00	435	1,248,320 00
10 Caradoc Farmers'	206 08	.....	206 08	928	2,229,130 00
11 Clinton Township.	1,135	2,444,240 00
12 Culross.	858	1,822,780 00
13 Dereham & W. Oxford.	1,037	2,878,331 00
14 Dorchester, N. and S..	2,220	5,755,200 00
15 Downie.	1,034	3,318,225 00
16 Dufferin Farmers'	2,360	5,206,285 00
17 Dumfries, North, and Waterloo, South.	2,451	7,333,190 00
18 Dunwich Farmers'	1,500 00	15 00	.....	.....	.....	.....	1,515 00	1,358	3,239,365 00
19 Easthope, South.	825 88	.....	.....	.....	.....	.....	.....	825 88	1,458	4,398,140 00
20 Ekfrid.	1,168	2,743,524 00
21 Elma Farmers'	1,480	4,951,335 00
22 Eramosa.	776	1,551,195 00
23 Erie Farmers'	976	2,541,795 00
24 Farmers' Central.	2,729 00	.....	.....	.....	.....	.....	2,729 00	8,004	16,649,460 00
25 Farmers' Union.	5,624	10,683,063 00
26 Formosa.	3,471	7,617,550 00
27 Germania.	1,000 00	.....	.....	.....	.....	.....	.....	.....	.....	1,000 00	1,702	4,246,248 00

PURELY MUTUAL FIRE INSURANCE COMPANIES.

INCOME FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Name of Company.	Fees or surveys.		Fixed payments, 1917.		Assessments, 1917.		Fixed payments of prior years.		Assessments of prior years.		Interest.		Licenses, extra risks, trans. fees		Re-insurance on fire losses.		Retained premiums.		Borrowed money.		Agents' balances.		Cancelled policies.		Other sources.		Total.	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
1 Algoma Mutual	466 00		6,158 52								89 56		8 80														6,722 88	1
2 Anherst Island			758 20				24 40				130 40		50														913 50	2
3 Ayr Farmers	337 00				9,158 41				115 76		156 85								4,000 00				14 79				13,782 81	3
4 Bay of Quinte			6,425 19				57 95				83 23														8 90		6,575 27	4
5 Bertie & Willoughby			7,769 27				201 82		391 33		94 56		5 40												19 67		8,482 05	5
6 Blanshard					3,126 66				193 88		197 57																3,518 11	6
7 Blenheim, North	170 00				4,778 75				376 68		36 60		4 00														5,366 03	7
8 Brant County	2 00		12,127 70				419 92				250 00		14 00										571 89		997 93		14,383 44	8
9 Canadian Millers'			29,813 95				473 10				15,711 38		31 50												154 50		46,184 43	9
10 Caradoc Farmers'			4,730 12				65 67				142 94		5 29				84 05								8 59	(a)	5,036 66	10
11 Clinton Township			4,287 26				86 18				32 15														15 00		4,420 59	11
12 Culross					2,711 65				680 85		215 05																3,607 55	12
13 Dereham & W. Oxford			4,663 28		4,890 35						30 00																9,583 63	13
14 Dorchester, N. and S.			11,217 05				29 85				683 91																11,930 81	14
15 Downie					3,796 26				104 02		196 57		84 00														4,180 85	15
16 Dufferin Farmers'			10,436 54				20 44				432 46		56 00									489 99			11 00	(b)	11,446 43	16
17 Dumfries, North, and Waterloo, South	577 00				11,511 00				612 96		677 50								4,500 00				12 80		39 00		17,930 26	17
18 Dunwich Farmers'			8,546 35				236 75				10 31								1,500 00						74 60		10,368 01	18
19 Easthope, South					5,735 09				444 83		121 10																6,301 02	19
20 Ekfrid			5,268 10				244 15				113 33		2 00														5,627 58	20
21 Elma Farmers'					6,923 46				432 45		305 70																7,659 61	21
22 Eramosa			2,935 75				297 75				506 82				4 10												3,744 42	22
23 Erie Farmers'	423 00		606 86		4,798 91				85 20		31 85														72 00		6,017 82	23
24 Farmers' Central			36,812 19				69 10				588 55		3 00		235 00		48 51		2,729 00						4 50	(c)	40,489 85	24
25 Farmers' Union	1,713 00		23,376 45				2,779 80				1,337 78		60 95													(d)	29,267 98	25
26 Formosa			15,426 32				141 44				113 25											173 80					15,854 81	26
27 Germania			6,567 60				257 55				275 96																7,101 11	27
28 Glengarry Farmers'			14,664 41								301 40														230 00		15,195 81	28
29 Grand River									149 53		60 76		2 00						10 77								223 06	29
30 Grenville Patron			18,231 14				155 25				1,212 69		22 50										8 00				19,629 58	30

31 Grey and Bruce.....	10,398 95	7,946 44	776 18	.....	185 82	.....	5,000 00	.....	(c) 24,307 39 31
32 Guelph Township.....	903 96	.....	47 16	.....	44 51	.....	.....	.....	996 51 32
33 Halton Union.....	17,476 55	.....	98 90	.....	388 62	52 60	.....	.....	18,016 67 33
34 Hamilton Township.....	6,860 57	.....	588 22	4 53	417 32	298 80	34 15	17 05	8,220 64 34
35 Hay Township.....	815 00	10,820 53	.....	.....	57 44	.....	.....	.....	11,692 97 35
36 Hopewell Creek.....	.....	1,347 86	.....	175 95	88 97	.....	.....	.....	1,612 78 36
37 Howick Farmers'.....	24,629 09	.....	573 80	.....	1,434 50	.....	86 90	22 60	26,771 89 37
38 Howard Farmers'.....	10,273 80	.....	369 75	.....	12 15	9 00	.....	2 00	10,666 70 38
39 Kent and Essex.....	11,075 52	.....	307 67	.....	413 25	7 00	.....	.....	11,815 94 39
40 Lambton Farmers.....	25,486 32	.....	2,076 15	.....	1,925 21	51 45	1,400 43	5 50	30,955 06 40
41 Lanark.....	22,040 81	.....	416 63	.....	414 56	.....	.....	.....	(g) 22,872 00 41
42 Lennox and Addington.....	5,864 95	.....	74 00	.....	17 35	.....	.....	5 00	5,961 30 42
43 Lobo.....	3,871 12	.....	.....	.....	300 00	.....	.....	.....	4,171 12 43
44 London Township.....	6,045 33	.....	103 95	.....	799 03	.....	.....	.....	6,948 31 44
45 McGillivray.....	1,558 01	.....	112 80	.....	274 12	.....	.....	.....	1,944 93 45
46 McKillop.....	7,937 50	.....	624 95	.....	150 16	.....	.....	.....	8,712 61 46
47 Maple Leaf.....	18,500 80	.....	383 70	.....	2,193 71	80 56	80	5 50	21,143 06 47
48 Nichol Mutual.....	5,811 54	.....	291 83	.....	306 55	4 08	.....	.....	6,414 00 48
49 Nissouri.....	780 24	11,139 80	.....	327 99	387 88	15 00	15 00	.....	12,665 91 49
50 Norfolk Farmers.....	7,431 01	.....	115 02	.....	1 60	.....	.....	.....	8,263 72 50
51 North Kent.....	4,214 24	.....	93 10	.....	63 40	6 50	700 00	16 09	4,402 24 51
52 Oneida Farmers.....	.....	1,487 57	.....	4 32	28 63	.....	.....	.....	1,520 52 52
53 Osgoode.....	3,845 25	.....	.....	.....	107 95	.....	.....	.....	3,953 20 53
54 Otter Mutual.....	590 70	10,257 70	765 45	.....	80 74	.....	.....	.....	11,694 59 54
55 Oxford Farmers.....	12 50	3,725 31	.....	438 14	.....	.....	1,100 00	.....	5,275 95 55
56 Peel and Maryboro.....	15,645 10	.....	845 70	.....	677 70	.....	.....	135 00	17,303 50 56
57 Peel County Farmers.....	25,929 20	.....	75 50	.....	1,239 32	.....	1,000 00	1,012 82	29,256 84 57
58 Prescott Farmers.....	11,733 46	.....	11 00	.....	828 99	.....	.....	.....	(k) 12,573 45 58
59 Puslinch.....	.....	3,984 75	.....	379 75	9 14	.....	500 00	.....	4,874 89 59
60 Saltfleet and Binbrook.....	.....	5,694 96	.....	361 28	410 80	8 50	.....	.....	6,475 54 60
61 Southwold Farmers.....	.....	5,026 74	.....	483 29	102 24	.....	.....	.....	5,609 27 61
62 Sydenham.....	36,639 07	.....	348 32	.....	677 03	19 24	.....	.....	38,068 29 62
63 Townsend Farmers.....	317 00	4,272 75	72 12	.....	11 85	.....	4,645 00	.....	9,318 72 63
64 Usborne and Hibbert.....	.....	8,414 25	.....	154 80	489 99	.....	1,500 00	.....	10,559 04 64
65 Walpole Farmers.....	121 00	5,453 54	266 30	.....	92 37	.....	.....	122 00	6,055 21 65
66 Waterloo, North.....	.....	17,538 87	.....	1,256 52	1,410 94	.....	.....	.....	(m) 20,206 33 66
67 Wawanosh, West.....	12,195 70	.....	109 85	.....	378 34	.....	8 60	60	12,684 09 67
68 Westminster Twp.....	5,130 14	.....	8 00	.....	1,157 83	.....	.....	.....	(n) 6,295 97 68
69 Williams, East.....	2,032 51	.....	112 60	.....	115 98	.....	.....	.....	2,259 09 69
70 Yarmouth.....	2,302 65	5,820 54	.....	76 03	38 23	13 00	500 00	.....	8,750 45 70

Totals..... 5,509 44 557,454 39 140,278 16 15,229 77 7,247 09 11,870 45 733 31 1,783 08 243 06 27,684 77 1,676 61 681 82 2,353 70 802,836 65

a. Not including \$7,396.29 from matured debentures,
b. Not including \$1,000.00 repayment on mortgage,
c. Not including \$6,500.00 from mortgage investment,
d. Not including \$3,750.00 repayment on mortgages,
e. Not including \$945.00 repayment on mortgages,
f. Not including \$4,761.25 from War Loan Bonds,
g. Not including \$1,642.86 from matured debentures,
h. Not including \$3,827.50 from War Loan Bonds,
i. Not including \$2,448.23 from matured debentures,
j. Not including \$400.00 repayment on mortgage,
k. Not including \$1,500.00 repayment on mortgages,
l. Not including \$1,475.78 from matured debentures,
m. Not including \$1,900.00 repayment on mortgages,
n. Not including \$532.89 from matured debentures.

PURELY MUTUAL FIRE INSURANCE COMPANIES.
EXPENDITURE FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Name of Company.	Expenses of Management.										Total.	
	Agents' Com- mission, etc.	Law, arbitra- tion and Division Court costs.	Interest.	Statutory as- sessment and license fees.	Salaries and general ex- pense account.	Total expen- ses of manage- ment.	Losses.	Re-insurance.	Refund, rebate and returned pre- miums.	Payment of loans.		All other expenditure.
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
1 Algoma Mutual	716	25	.....	16 03	1,157	69	2,944	69	241	50	.....	5,076
2 Amherst Island	151	65	.....	7 17	144	01	.....	.....	12	83	.....	315
3 Ayr Farmers' .....	.....	.....	85 00	42 72	1,535	29	11,424	95	.....	.....	(d)	17,087
4 Bay of Quinte	912	24	.....	23 34	1,154	14	5,065	93	86	20	.....	7,303
5 Bertie & Willoughby.	179	59	11 61	34 87	1,292	46	5,530	86	109	10	.....	10,913
6 Blanshard .....	.....	.....	.....	21 59	461	32	2,622	92	.....	.....	(e)	3,173
7 Blenheim, North	86	00	.....	23 49	878	31	2,155	20	.....	.....	.....	3,143
8 Brant County	1,148	00	216 60	43 85	2,433	23	10,800	72	316	26	.....	14,958
9 Canadian Millers'	48	12	2 00	14 90	5,928	13	19,260	42	669	65	.....	36,212
10 Caradoc Farmers' .....	.....	.....	.....	22 89	755	85	3,871	62	111	53	.....	4,827
11 Clinton Township	27	40	.....	23 76	609	95	3,808	50	31	20	.....	4,500
12 Culross	151	00	.....	19 07	454	75	4,579	11	.....	.....	.....	5,203
13 Dereham & W. Oxford .....	.....	.....	88 92	27 86	1,129	74	1,368	85	109	55	.....	8,888
14 Dorchester, N. & S. ...	380	00	5 12	49 82	1,212	51	3,458	92	243	84	.....	5,434
15 Downie .....	.....	.....	.....	31 27	542	04	4,972	24	.....	.....	(g)	5,545
16 Dufferin Farmers'	625	50	.....	47 13	1,247	84	6,501	08	76	88	.....	8,498
17 Dumfries, North, and Waterloo, South .....	.....	.....	.....	60 95	2,490	62	7,451	75	3	36	.....	14,622
18 Dunwich Farmers'	51	00	16 85	30 66	756	89	8,538	54	67	01	.....	9,512
19 Easthope, South .....	.....	.....	37 90	40 73	772	45	1,938	70	.....	.....	.....	2,789
20 Ekfrid .....	.....	.....	5 00	25 70	589	10	4,369	50	94	02	.....	5,083
21 Elma Farmers' .....	.....	.....	.....	43 61	803	50	8,827	46	38	35	.....	9,712
22 Eramosa	206	00	.....	18 29	386	66	128	40	61	60	.....	1,134
23 Erie Farmers'	261	50	.....	24 55	691	48	3,543	51	35	84	.....	4,556
24 Farmers' Central	1,358	00	.....	133 27	4,231	13	40,090	58	165	99	71 00	47,482
25 Farmers' Union	3,950	00	.....	87 84	2,168	73	24,503	96	680	04	.....	31,704
26 Formosa	568	30	15 00	65 82	1,874	83	17,586	20	68	00	.....	20,387
27 Germania	261	00	.....	37 59	1,406	73	6,617	00	71	40	.....	8,397
28 Glengarry Farmers'	1,173	15	.....	54 91	1,434	36	14,023	50	347	95	.....	17,033
29 Grand River .....	.....	.....	2 00	27 96	719	21	2,016	40	.....	.....	.....	2,765
30 Grenville Patron .....	.....	.....	.....	78 04	2,302	86	12,386	08	218	04	.....	14,985
31 Grey and Bruce	1,720	86	.....	44 43	1,753	93	21,974	73	191	27	.....	26,248

32	Guelph Township	75 00	.....	.....	8 99	241 44	325 43	1,968 10	8 80	13 55	.....	2,315 88
33	Halton Union	1,536 50	.....	21 00	65 77	1,926 33	3,549 60	14,409 57	604 80	787 12	.....	(l) 19,351 09
34	Hamilton Township	707 50	.....	.....	27 74	700 96	1,436 20	1,275 13	.....	219 40	32 73	(m) 2,963 46
35	Hay Township	334 80	.....	.....	47 26	778 94	1,161 00	6,825 98	.....	.....	.....	7,986 98
36	Hopewell Creek	129 15	.....	.....	13 67	403 73	546 55	49 50	.....	.....	.....	596 05
37	Howick Farmers'	1,598 40	937 13	.....	99 89	3,320 16	5,955 58	25,310 67	.....	516 83	.....	(n) 31,783 08
38	Howard Farmers'	.....	.....	3 95	46 14	1,086 28	1,136 37	5,322 46	.....	165 75	.....	6,624 58
39	Kent and Essex	1,376 00	.....	.....	30 10	1,133 94	2,540 04	5,581 11	.....	346 08	.....	(o) 8,467 23
40	Lambton Farmers'	3,062 50	10 00	.....	81 01	3,608 94	6,762 45	19,707 71	635 35	889 80	.....	(p) 27,995 31
41	Lanark Farmers'	2,415 83	23 00	.....	70 90	1,666 58	4,176 31	25,205 57	.....	236 72	150 00	29,768 60
42	Lennox & Addington	808 12	20 00	25 50	20 30	1,026 58	1,900 50	844 66	88 32	146 34	600 00	3,579 82	
43	Lobo	258 50	.....	.....	17 21	401 25	676 96	1,889 32	.....	143 15	.....	2,709 43
44	London Township	248 00	.....	.....	27 65	577 02	852 67	4,384 15	.....	144 72	.....	(q) 5,381 54
45	McGillivray	71 50	.....	.....	10 86	275 52	357 88	2,137 58	19 50	57 75	.....	(r) 2,572 71
46	McKillop	422 10	14 80	.....	40 18	1,236 74	1,713 82	9,226 25	.....	176 30	.....	11,116 37
47	Maple Leaf	2,998 20	.....	.....	56 93	2,786 28	5,841 41	24,148 03	339 80	246 34	(b) 1,000 00	(s) 31,575 58
48	Nichol Mutual	748 50	.....	.....	31 03	1,213 79	1,993 32	4,090 87	.....	67 56	.....	6,151 75
49	Nissouri	905 00	30 00	.....	59 81	1,793 16	2,787 97	6,917 71	.....	72 97	.....	9,778 65
50	Norfolk Farmers'	1,094 29	.....	307 75	24 34	1,123 29	2,549 67	5,359 46	.....	73 38	300 00	8,282 51
51	North Kent	226 00	10 00	.....	19 05	605 01	860 06	2,419 98	.....	41 32	.....	3,321 36
52	Oneida Farmers	.....	.....	.....	12 85	332 49	345 34	280 33	.....	.....	.....	625 67
53	Osgoode	217 50	.....	.....	17 20	624 64	859 34	5,076 00	.....	149 02	.....	(t) 6,084 36
54	Otter Mutual	650 10	.....	12 20	44 33	1,489 65	2,196 28	12,893 80	.....	316 11	.....	15,406 19
55	Oxford Farmers'	28 75	.....	142 82	18 26	492 01	681 84	3,268 00	41 40	25 62	1,300 00	5,316 86
56	Peel and Maryboro'	1,257 50	.....	.....	70 48	1,950 89	3,278 87	9,391 75	.....	201 15	.....	(u) 12,871 77
57	Peel County Farmers'	1,468 25	3 50	.....	90 13	3,816 80	5,378 68	18,751 38	252 15	792 88	1,000 00	26,175 09
58	Prescott Farmers'	58 00	.....	.....	37 60	1,384 25	1,479 85	14,848 40	.....	316 69	.....	16,644 94
59	Puslinch	1 05	.....	10 60	21 58	359 45	392 68	2,340 20	.....	.....	500 00	3,232 88
60	Saltfleet and Binbrook	.....	5 00	.....	30 54	1,331 16	1,366 70	1,688 00	.....	.....	.....	(v) 3,054 70
61	Southwold Farmers'	64 25	.....	.....	20 71	454 93	539 89	2,482 75	.....	12 05	.....	3,034 69
62	Sydenham	2,040 54	.....	.....	124 91	3,583 01	5,748 46	24,093 18	47 31	236 70	.....	(w) 30,125 65
63	Townsend Farmers'	317 00	15 00	167 45	21 82	954 13	1,475 40	6,992 65	.....	49 15	550 00	9,067 20
64	Usborne and Hibbert	.....	1 00	20 00	51 86	1,230 43	1,303 29	10,331 59	.....	4 55	1,500 00	(x) 13,639 43
65	Walpole Farmers'	.....	200 00	137 00	23 92	971 10	1,332 02	5,092 82	.....	91 68	2,000 00	8,516 52
66	Waterloo, North	1,653 50	.....	.....	106 12	3,310 72	5,070 34	13,021 70	.....	15 95	.....	(y) 18,107 99
67	Wawanosh, West	841 50	.....	.....	51 33	1,710 59	2,603 42	6,872 82	.....	281 18	.....	(z) 9,757 42
68	Westminster Towns'p	180 00	10 00	.....	23 91	747 76	961 67	999 79	.....	471 92	12 15	2,445 53
69	Williams, East	85 00	1 00	.....	11 65	315 30	412 95	1,664 88	11 25	12 81	.....	2,101 89
70	Yarmouth	92 25	.....	28 00	24 68	747 82	892 75	8,151 74	.....	16 46	500 00	9,570 95
Totals		41,946 64	1,596 91	1,586 56	2,826 82	95,032 81	142,989 74	577,677 91	4,066 55	11,390 41	27,325 00	12,152 41	775,602 02

(a) Refund to Members, \$9,392.73; Subscription to Red Cross and Hospital Funds, \$850.00. (b) Subscription Red Cross and Patriotic Funds. (c) Subscription Red Cross. (d) Not including \$100.00 invested, instalment War Loan. (e) Not including \$991.08 invested War Loan. (f) Not including \$24,388.63 invested Provincial Securities and War Loan. (g) Not including \$1,000.00 invested War Loan. (h) Not including \$2,973.24 invested War Loan. (i) Not including \$5,000.00 invested in Loan Co. Debenture. (j) Not including \$5,000.00 invested in Loan Co. Debenture. (k) Not including \$5,000.00 invested in Loan Co. Debenture. (l) Not including \$5,000.00 invested in Loan Co. Debenture. (m) Not including \$200.00 invested, instalment War Loan. (n) Not including \$10.00 payment on Investment. (o) Not including \$4,658.00 invested in Municipal Debentures. (p) Not including \$4,955.40 invested in War Loan. (q) Not including \$495.55 invested in War Loan. (r) Not including \$1,500.00 invested in Debenture. (s) Not including \$4,786.69 invested in War Loan. (t) Not including \$100.00 invested, instalment War Loan. (u) Not including \$2,973.24 invested in War Loan. (v) Not including \$1,400.00 invested in Mortgages and instalment War Loan. (w) Not including \$300.00 invested, instalment War Loan. (x) Not including \$991.08 invested, War Loan. (y) Not including \$11,400.00 invested in Mortgages and instalment War Loan. (z) Not including \$500.00 invested, instalment War Loan.

FIRE INSURANCE MUTUAL COMPANIES OF ALL CLASSES.

COMPARATIVE SUMMARY OF ASSETS AND PREMIUM NOTES FOR YEAR ENDING 31ST DECEMBER, 1917.

Name of Company.		Gross amount at risk on mutual plan.	Premium notes net unassessed.	Surplus of gen- eral assets over liabilities.	New business taken during 1917.	Premium notes taken during year 1917.
		\$	\$	\$	\$	\$
		c.	c.	c.	c.	c.
1	Algoma Mutual	1,521,972 00	30,438 44	35,419 58	617,702 00	18,431 06
2	Amherst Island	290,465 00	9,291 88	13,457 03	95,325 00	3,789 00
3	Ayr Farmers'	4,846,855 00	188,587 54	193,679 86	1,225,650 00	52,662 50
4	Bay of Quinte	2,283,345 00	40,724 35	43,171 18	796,425 00	15,977 00
5	Bertie and Willoughby	3,598,545 00	93,084 60	95,495 75	1,159,010 00	35,723 06
6	Blanshard	2,206,334 00	65,110 42	73,080 83	818,071 00	26,498 24
7	Blenheim, North	2,332,650 00	98,205 62	103,214 66	586,925 00	27,024 25
8	Brant County	4,768,965 00	97,847 34	107,601 07	1,550,845 00	40,925 00
9	Canadian Millers'	1,250,320 00	89,116 70	370,798 60	473,300 00	55,121 00
10	Caradoc Farmers'	2,229,130 00	57,959 78	62,531 23	847,229 00	25,416 87
11	Clinton Township	2,444,240 00	80,883 29	82,620 80	977,590 00	35,407 24
12	Culross	1,822,780 00	63,180 25	70,524 74	645,042 00	25,801 68
13	Dereham and West Oxford	2,919,856 00	103,610 65	106,822 41	1,023,660 00	42,560 70
14	Dorchester, N. and S.	5,795,850 00	150,911 92	179,046 20	2,221,050 00	66,631 50
15	Downie Mutual	3,318,225 00	92,530 57	100,009 47	1,134,005 00	34,020 15
16	Dufferin Farmers'	5,206,285 00	159,633 93	173,144 00	1,873,975 00	64,452 79
17	Dumfries, N., and Waterloo, S.	7,333,190 00	290,923 08	307,900 56	1,915,245 00	82,318 00
18	Dunwich Farmers'	3,239,365 00	110,615 45	110,444 82	511,450 00	20,458 00
19	Easthope South	4,398,140 00	197,342 60	207,612 44	1,011,340 00	50,567 00
20	Economical Mutual	5,400,750 00	211,681 39	778,833 38	2,169,986 00	132,767 71
21	Elkfrid	2,743,524 00	71,713 61	76,970 79	1,005,184 00	30,155 52
22	Elma Farmers'	4,951,335 00	230,130 75	242,150 93	1,615,375 00	80,768 75
23	Eramosa Mutual	1,717,445 00	66,746 95	80,905 51	659,250 00	31,098 50
24	Erie Farmers'	2,541,795 00	91,826 71	97,004 56	756,725 00	30,343 00
25	Farmers' Central	16,856,040 00	396,462 51	394,255 39	5,824,837 00	167,895 00
26	Farmers' Union	10,731,113 00	286,643 05	315,006 50	4,094,045 00	139,524 67
27	Fire Insurance Exchange	509,387 00	6,066 04	52,207 11	522,553 00	13,181 06
28	Formosa Mutual	7,756,653 00	223,627 61	225,326 89	2,766,835 00	88,837 00
29	Germania Farmers'	4,246,248 00	154,208 60	161,078 73	1,349,738 00	53,989 50
30	Glengarry Farmers'	6,163,800 00	134,057 10	144,964 91	1,997,200 00	59,916 00

31	Gore District	5,630,158	33	227,366	00	833,744	80	2,087,266	66	143,144	00
32	Grand River	2,860,223	00	81,241	43	80,680	66	983,800	00	29,878	80
33	Grenville Patron	9,303,860	00	243,360	86	273,105	10	3,513,035	00	105,391	05
34	Grey and Bruce	5,401,024	00	108,284	16	108,351	84	2,156,544	00	68,151	00
35	Guelph Township	5,522,970	00	22,591	74	23,823	48	177,725	00	8,432	50
36	Halton Union	7,817,345	00	209,673	75	220,657	41	3,062,620	00	105,699	60
37	Hamilton Township	2,666,760	00	76,210	77	90,302	21	1,018,945	00	37,503	07
38	Hand-in-Hand	873,333	00	8,201	21	129,893	10	892,333	00	23,486	02
39	Hay Township	5,415,625	00	204,346	04	210,319	16	1,572,785	00	65,878	00
40	Hopewell Creek	1,085,124	00	52,247	07	56,729	95	277,500	00	14,277	00
41	Howard Farmers'	5,273,825	00	137,808	40	142,288	18	1,850,850	00	55,525	50
42	Howick Farmers'	12,351,545	00	559,402	58	586,707	42	3,744,855	00	187,242	75
43	Kent and Essex	3,888,617	00	82,361	00	93,691	55	1,661,865	00	46,763	87
44	Lambton Farmers'	9,958,531	00	125,451	85	174,828	65	3,832,245	00	76,669	40
45	Lanark County Farmers'	8,377,489	00	209,334	34	213,837	17	3,113,771	00	92,798	30
46	Lennox and Addington	1,866,404	00	54,266	84	57,131	90	594,205	00	20,628	00
47	Lobo	1,618,658	00	33,982	44	43,963	00	643,126	00	19,293	78
48	London Township	2,841,165	00	71,313	83	88,945	85	953,113	00	28,662	39
49	McGillivray	735,675	00	16,348	19	22,840	55	237,685	00	7,130	55
50	McKillop	4,532,990	00	157,285	10	161,271	92	1,406,370	00	56,480	00
51	Maple Leaf	6,927,220	00	155,149	30	193,637	96	2,766,155	00	77,170	25
52	Millers' and Manufacturers'	1,770,811	00	19,206	82	111,384	84	1,863,477	00	52,269	50
53	Monarch	184,820	00	5,464	18	57,262	55	200,970	00	3,072	45
54	Nichol Mutual	3,319,716	00	92,114	43	98,019	12	1,013,890	00	33,050	80
55	Nissouri	7,094,927	00	299,786	45	311,768	08	2,726,785	00	124,658	00
56	Norfolk Farmers'	2,446,625	00	79,472	53	75,109	12	677,450	00	27,098	00
57	North Kent	2,154,690	10	57,034	34	60,766	93	992,575	00	29,777	25
58	Oneida Farmers'	1,004,018	00	26,955	10	29,099	70	398,510	00	12,128	74
59	Osgoode	1,733,015	00	76,252	66	78,261	39	640,875	00	32,043	75
60	Otter Mutual	5,021,370	00	189,601	75	190,351	75	1,519,135	00	65,616	00
61	Oxford Farmers'	1,591,440	00	49,865	16	50,057	85	490,575	00	18,167	00
62	Peel and Maryboro'	8,454,550	00	129,199	80	155,137	20	2,708,650	00	54,137	50
63	Peel County	11,316,840	00	313,616	20	345,122	93	3,616,691	00	122,854	75
64	Perth	11,935,020	00	172,421	15	671,183	58	4,714,160	00	108,077	57
65	Prescott	4,703,610	00	115,837	02	129,263	70	1,933,075	00	57,992	25
66	Puslinch	2,041,535	00	53,247	73	55,367	42	699,315	00	21,292	30
67	Salfleet and Binbrook	3,187,470	00	122,863	85	141,786	17	1,231,650	00	52,023	06
68	Southwold	2,006,570	00	68,451	49	77,111	07	588,790	00	23,551	60
69	Sydenham	15,597,725	00	384,318	74	413,967	23	5,870,928	00	165,021	50
70	Townsend	2,049,875	00	52,325	51	46,743	94	751,380	00	22,871	31
71	Usborne and Hibbert	5,968,090	00	156,965	83	169,722	57	1,678,760	00	49,687	85
72	Walpole Farmers'	2,386,700	00	82,214	38	86,194	66	738,485	00	30,118	39
73	Waterloo Mutual	10,578,602	00	242,803	13	837,595	36	3,757,052	00	146,759	10
74	Waterloo North	13,205,968	00	626,240	63	675,966	23	4,223,313	00	210,901	00

FIRE INSURANCE MUTUAL COMPANIES OF ALL CLASSES.—Concluded.
COMPARATIVE SUMMARY OF ASSETS AND PREMIUM NOTES FOR YEAR ENDING 31ST DECEMBER, 1917.—Concluded.

Name of Company.	Gross amount at risk on mutual plan.		Premium notes net unassessed.		Surplus of gen- eral assets over liabilities.		New business taken during 1917.		Premium notes taken during year 1917	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
75 Wawanosh West.....	6,106,125	00	216,383	10	232,679	90	2,045,750	00	81,830	00
76 Wellington Mutual.....	626,220	00	23,751	70	61,904	41	242,430	00	14,995	72
77 Westminster Township.....	2,397,373	00	62,712	64	90,062	29	865,733	00	25,971	99
78 Williams East.....	849,949	00	21,329	15	25,334	82	289,349	00	8,680	47
79 Yarmouth	2,398,390	00	57,145	73	58,030	21	934,030	00	27,728	91
Totals.....	357,505,187	43	10,547,084	83	14,147,286	81	126,206,138	66	4,444,844	34

MISCELLANEOUS TABLES

Showing particulars of Fire Losses in Ontario for years 1908 to 1917, inclusive.

Showing also totals, averages and percentages in respect of Farm Mutual Insurance for the thirty years, 1888 to 1917, inclusive.

TABLE SHOWING: 1. The amount paid for losses caused by fire in the Province, years 1908 to 1917, both inclusive—as reported to the Department of Insurance for Ontario by Provincial licensees. 2. The amount paid for such losses caused by incendiarism or supposed incendiarism. 3. The amount paid for such losses caused by lightning.

Year.	Class of Company.	Amount paid for losses caused by fire in the Province during the year, as reported to the Department of Insurance for Ont. by Provincial Licensees.	Amount paid for such losses reported to have been caused by incendiarism or supposed incendiarism.	Amount paid for such losses reported to have been caused by lightning.
		\$ c.	\$ c.	\$ c.
1908	69 Purely Mutual Companies.....	374,602 38	9,679 37	139,904 75
	13 Cash-Mutual Companies.....	778,780 13	13,774 05	26,777 14
	4 Stock Companies.....	234,149 65	3,542 29	3,505 31
	86 Companies.....	1,387,532 16	26,995 71	170,187 20
1909	68 Purely Mutual Companies.....	297,333 88	11,667 75	120,573 49
	13 Cash-Mutual Companies.....	657,028 47	18,735 79	38,845 94
	5 Stock Companies.....	167,596 82	7,007 66	514 86
	86 Companies.....	1,121,959 17	37,411 20	159,934 29
1910	69 Purely Mutual Companies.....	409,451 68	12,075 15	201,057 36
	13 Cash Mutual Companies.....	663,660 16	9,628 86	41,252 11
	5 Stock Companies.....	167,649 23	4,266 67	2,600 61
	87 Companies.....	1,240,761 07	25,970 68	244,910 08
1911	69 Purely Mutual Companies.....	469,671 16	12,167 05	207,181 80
	13 Cash-Mutual Companies.....	534,012 00	2,897 45	50,979 95
	6 Stock Companies.....	192,012 12	2,394 78	4,495 26
	88 Companies.....	1,195,695 28	17,459 28	262,657 01
1912	69 Purely Mutual Companies.....	408,326 46	12,797 00	216,711 11
	13 Cash-Mutual Companies.....	610,501 45	5,711 00	32,289 87
	6 Stock Companies.....	205,683 00	4,269 35	13,281 13
	88 Companies.....	1,224,510 91	22,777 35	262,282 11
1913	69 Purely Mutual Companies.....	515,045 72	12,539 35	230,479 25
	12 Cash-Mutual Companies.....	757,015 44	18,946 22	65,301 99
	5 Stock Companies.....	187,845 75	954 27	9,323 11
	86 Companies.....	1,459,906 91	32,439 84	305,104 35
1914	70 Purely Mutual Companies.....	436,125 51	13,150 96	172,822 26
	11 Cash-Mutual Companies.....	732,180 78	20,533 56	34,675 28
	5 Stock Companies.....	223,380 17	3,818 36	3,991 90
	86 Companies.....	1,391,686 46	37,502 88	211,489 44
1915	70 Purely Mutual Companies.....	446,553 65	10,118 67	126,368 01
	10 Cash-Mutual Companies.....	520,383 15	16,634 60	20,832 71
	5 Stock Companies.....	277,882 86	3,264 48	1,803 10
	85 Companies.....	1,244,819 66	30,017 75	149,003 82
1916	70 Purely Mutual Companies.....	537,331 66	18,731 00	185,924 44
	10 Cash-Mutual Companies.....	659,669 38	47,834 80	34,132 09
	4 Stock Companies.....	265,006 92	6,302 00	1,873 37
	84 Companies.....	1,462,007 96	72,867 80	221,929 90
1917	70 Purely Mutual Companies.....	577,677 91	5,555 45	256,941 44
	9 Cash-Mutual Companies.....	638,594 64	12,116 99	59,402 93
	2 Stock Companies.....	200,731 65	5,208 25	10,379 48
	81 Companies.....	1,417,004 20	22,880 69	326,723 85

FIRE INSURANCE PURELY MUTUAL COMPANIES.

Comparative Table showing by years the Number of Companies, Total Assets, Total Liabilities, Total Net Amount at Risk, Total Cost of Management and Total Amount of Losses Paid, for the 30 years from 1888 to 1917, inclusive.

Year.	Number of Companies.	Total Assets.	Total Liabilities.	Total Net Amount at Risk.	Total Cost of Management.	Total Amount of Losses Paid
		\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
1888	59	2,904,606.67	39,434.73	83,929,092.00	74,631.36	153,585.69
1889	58	2,754,690.34	45,990.81	84,946,603.00	65,366.26	156,060.38
1890	58	2,732,033.78	38,384.15	81,641,482.00	58,817.35	137,803.31
1891	59	2,934,421.43	51,556.40	84,567,422.00	58,573.89	127,317.89
1892	61	3,097,762.62	34,437.25	89,358,018.00	57,198.32	158,007.85
1893	60	3,181,978.22	41,872.42	92,970,899.00	50,267.00	158,370.98
1894	63	3,316,279.75	61,585.52	99,426,630.00	55,002.38	219,057.54
1895	69	3,451,229.76	47,221.25	104,046,645.00	61,038.58	206,603.36
1896	72	3,644,162.96	55,523.19	109,617,060.00	63,721.18	187,916.45
1897	72	3,829,599.26	49,801.99	114,809,593.00	63,790.58	169,281.88
1898	75	4,097,623.98	63,226.47	121,965,359.00	67,544.96	224,747.15
1899	75	4,312,225.58	44,978.15	125,677,413.00	69,913.00	167,639.29
1900	74	4,563,701.89	42,111.65	133,274,373.00	65,451.45	219,699.12
1901	75	4,909,905.31	43,170.84	142,878,557.00	69,547.83	191,872.70
1902	74	5,263,370.54	33,379.76	150,981,746.00	71,022.23	202,472.02
1903	73	5,592,038.34	33,187.04	160,385,333.00	74,380.42	255,227.06
1904	72	5,907,474.01	30,841.27	169,847,278.00	78,315.96	279,325.92
1905	70	6,246,102.55	17,654.85	179,925 052.00	79,574.83	270,772.86
1906	69	6,546,964.45	15,885.74	190,139,952.00	85,601.85	359,980.45
1907	69	6,959,999.47	21,507.51	201,055,392.00	86,070.51	303,924.51
1908	69	7,243,527.16	38,331.27	210,097,305.00	91,123.04	374,593.39
1909	68	7,678,295.81	26,043.62	220,054,980.00	95,764.15	297,459.88
1910	69	8,025,136.85	17,767.24	231,991,755.00	101,345.51	409,451.68
1911	69	8,383,438.60	23,620.86	244,064,150.00	107,189.31	469,671.16
1912	69	8,714,406.51	20,344.37	255,573,924.64	112,707.67	408,326.46
1913	69	9,017,764.20	27,219.55	266,766,720.77	121,415.61	515,045.72
1914	70	9,418,246.92	37,274.82	276,865,089.54	115,922.54	436,125.51
1915	70	9,785,486.06	31,426.88	288,861,052.43	124,383.07	446,553.65
1916	70	10,211,106.27	48,152.38	302,138,372.22	132,656.25	537,331.66
1917	70	10,655,654.64	42,501.96	318,485,423.61	142,989.74	*577,677.91

* Total amount paid for Losses by Purely Mutual Companies for the 30 years, 1888 to 1917, both inclusive, \$8,621,903.43.

FIRE INSURANCE PURELY MUTUAL COMPANIES.

COMPARATIVE TABLE SHOWING BY YEARS, AVERAGES AND PERCENTAGES FOR THE 30 YEARS FROM 1888 TO 1917, INCLUSIVE

Year.	Number of com-panies.	Average assets.	Average liabilities.	Average surplus.	Average net amount at risk.	Percentage of average surplus to average amount at risk.	Average cost of management.	Percentage of average cost of management to average amount at risk.	Average amount paid for losses.	Percentage of average amount paid for losses to average amount at risk.	*Total percentage of average cost of management to average amount paid for losses at risk.
1888.....	59	\$ 49,230 62	\$ 668 38	\$ 48,562 24	\$ 1,422,526 00	3.413	\$ 1,264 93	.0889	\$ 2,603 14	.182	.2709
1889.....	58	47,494 66	792 94	46,701 72	1,464,596 00	3.188	1,127 00	.0769	2,690 69	.183	.2599
1890.....	58	47,104 03	661 79	46,442 24	1,407,611 00	3.299	1,014 09	.0720	2,375 91	.168	.2400
1891.....	59	49,735 95	873 83	48,862 12	1,433,346 00	3.408	992 77	.0692	2,157 93	.150	.2192
1892.....	61	50,782 99	564 54	50,218 45	1,464,885 00	3.428	937 67	.0640	2,590 29	.176	.2400
1893.....	60	53,032 97	697 87	52,335 10	1,549,514 00	3.377	837 78	.0540	2,639 51	.170	.2240
1894.....	63	52,639 36	977 54	51,661 82	1,578,200 00	3.273	873 05	.0553	3,477 10	.220	.2753
1895.....	69	50,017 82	684 36	49,333 46	1,507,922 00	3.271	884 61	.0586	2,994 25	.198	.2566
1896.....	72	50,613 37	771 15	49,842 22	1,522,459 00	3.273	885 01	.0581	2,609 95	.171	.2291
1897.....	72	53,188 87	691 69	52,497 18	1,594,577 00	3.292	885 98	.0555	2,351 13	.147	.2025
1898.....	75	54,634 98	843 01	53,791 97	1,626,204 00	3.307	900 59	.0553	2,996 62	.184	.2393
1899.....	75	57,496 34	599 70	56,896 64	1,675,698 00	3.395	932 17	.0556	2,235 19	.133	.1886
1900.....	74	61,671 64	569 07	61,102 57	1,801,005 00	3.392	884 47	.0491	2,968 90	.164	.2131
1901.....	75	65,465 40	575 61	64,889 79	1,905,047 00	3.406	927 30	.0486	2,558 30	.134	.1826
1902.....	74	71,126 62	451 07	70,675 55	2,040,293 00	3.463	959 75	.0470	2,736 10	.134	.1810
1903.....	73	76,603 26	454 61	76,148 65	2,197,059 00	3.465	1,018 90	.0463	3,496 26	.159	.2053
1904.....	72	82,048 25	428 35	81,619 90	2,358,989 00	3.459	1,087 72	.0461	3,879 52	.164	.2101
1905.....	70	89,230 03	252 21	88,977 82	2,570,357 00	3.461	1,136 78	.0442	3,868 18	.150	.1942
1906.....	69	94,883 54	230 22	94,653 32	2,755,651 00	3.434	1,240 60	.0450	5,217 10	.189	.2340
1907.....	69	100,869 55	311 70	100,557 85	2,913,846 00	3.451	1,247 39	.0428	4,404 70	.151	.1938
1908.....	69	104,978 65	555 52	104,423 13	3,044,888 00	3.429	1,320 62	.0433	5,428 88	.178	.2213
1909.....	68	112,916 11	382 99	112,533 12	3,236,102 00	3.477	1,408 29	.0435	4,374 41	.135	.1785
1910.....	69	116,309 59	251 71	116,057 88	3,362,331 00	3.451	1,470 75	.0437	5,931 90	.176	.2197
1911.....	69	121,569 36	389 43	121,179 93	3,551,368 11	3.412	1,540 46	.0433	6,806 82	.191	.2343
1912.....	69	126,295 74	294 84	126,000 90	3,703,969 92	3.401	1,633 44	.0440	5,917 77	.159	.2038
1913.....	69	130,692 23	394 48	130,297 83	3,866,184 36	3.369	1,759 64	.0455	7,464 43	.193	.2385
1914.....	70	134,546 38	532 49	134,014 43	3,955,215 56	3.388	1,656 03	.0418	6,230 34	.157	.1988
1915.....	70	139,792 66	448 95	139,343 70	4,126,586 46	3.376	1,776 90	.0430	6,379 33	.154	.1970
1916.....	70	145,872 94	687 89	145,185 83	4,316,262 46	3.363	1,895 09	.0439	7,676 16	.177	.2209
1917.....	70	152,223 63	607 17	151,616 46	4,549,791 77	3.332	2,042 71	.0448	8,252 54	.181	.2258

*The figures in this column read as cents give the average cost per \$100 of insurance per annum, that is, .2709 = 27 ⁹/₁₀₀ cents.

WEATHER INSURANCE COMPANIES

(Mutual—R. S. O. 1914, Chap. 183, Part III.)

ASSETS AND LIABILITIES; INCOME AND EXPENDITURE

HURON WEATHER INSURANCE MUTUAL COMPANY.

HEAD OFFICE, ZURICH, ONT.

Commenced business 31st May, 1906.

Names and addresses of the Directors and Officers for the year 1918:

Directors:

James Scott	Cromarty, Ont.
Benson Williams	Exeter (R.R. 3), Ont.
W. T. Caldwell	Hensall, Ont.
S. Brokenshire	Crediton (R.R. 1), Ont.
Henry Rau	Zurich (R.R. 1), Ont.
D. Fotheringham	Brucefield, Ont.
Wm. B. Battler	Zurich, Ont.
Roger Northcote	Exeter (R.R. 1), Ont.
Moses Geiger	Zurich, Ont.

Officers:

James Scott, President	Cromarty, Ont.
Benson Williams, Vice-President	Exeter (R.R. 3), Ont.
Chas. Monteith, Secretary-Treasurer	Woodham (R.R. 1), Ont.

Auditors:

John Campbell	Exeter, Ont.
Henry Strang	Hensall (R.R. 1), Ont.

Unassessed premium note capital, \$126,376.35.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

ASSETS.

Canada War Loan	\$400 00
Cash on hand at head office	\$34 79
Cash in Molsons Bank, Hensall, Ont.	8,657 50
	<hr/>
	8,692 29
Amount unpaid for fixed payments of 1917	464 45
Amount of premium notes in force, after deducting all payments thereon and assessments levied	126,376 35
	<hr/>
Total assets	\$135,933 09

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1916 (not extended)	\$6,344 90
Held by agents for fees (not extended)	1,026 00
Cash received for fixed payments due in 1917	\$6,446 65
“ fixed payments due in prior years	101 40
“ interest	165 25
Total receipts	<u>\$6,713 30</u>

EXPENDITURE.

Expenses of management:	
Amount paid to agents in fees (not extended)	\$1,026 00
Amount paid for commission	\$377 85
“ investigation of claims	164 20
“ statutory assessment and license fee	27 46
“ printing, stationery and advertising	161 55
“ salaries, directors' and auditors' fees	841 20
“ postage, telephone, telegrams and express	109 67
“ rent (directors' meetings)	11 00
“ travelling expenses	345 00
“ bank exchange on collections	61 80
“ other expenditure	11 00
Total expenses of management	<u>\$2,110 73</u>
Miscellaneous payments:	
Cash paid for losses which occurred prior to 1917	259 65
“ losses which occurred during 1917	1,572 08
“ rebate	23 45
“ invested, Canada War Loan (not extended)..	\$400 00
Total expenditure	<u>\$3,965 91</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1917.

	Three years.
Mutual	\$3,223,950 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1916	2,370	\$2,749,920 00
Policies new and renewed during 1917	1,026	1,270,000 00
Gross number and amount in force during 1917	3,396	\$4,019,920 00
Less expired and cancelled in 1917	693	795,970 00
Net risks in force 31st December, 1917	2,703	<u>\$3,223,950 00</u>

PREMIUM NOTES

On Policies in force 31st December, 1917.

Amount of face of all premium notes held by Company and legally liable to assessment	\$138,564 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	126,376 35
Amount of premium notes received during the year 1917	53,836 00
Payments on premium notes of 1917, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1917	2,691 80

ONTARIO FARMERS' WEATHER INSURANCE MUTUAL COMPANY.

HEAD OFFICE, GRAND VALLEY, ONT.

Commenced business 18th August, 1904.

Names and addresses of the Directors and Officers for the year 1918:

Directors:

Wm. Park	Belwood (R.R.), Ont.
Willis Potter	Waldemar (R.R.), Ont.
C. Edward Archibald	Grand Valley, Ont.
John Sime	Grand Valley, Ont.
Wm. Scaife	Grand Valley (R.R. 2), Ont.
James Corbett	Riverview, Ont.
F. H. Neil	Lucan, Ont.
M. Baker	Rodney (R.R.), Ont.
W. J. Jelly	Waldemar (R.R. 1), Ont.
N. J. Stanley	Denfield (R.R.), Ont.
John C. Ross	Jarvis, Ont.

Officers:

Wm. Park, President	Belwood (R.R.), Ont.
Willis Potter, Vice-President	Waldemar (R.R.), Ont.
W. A. Wansborough, Secretary and Manager	Grand Valley, Ont.

Auditors:

E. H. Lindsay	Grand Valley, Ont.
J. A. Richardson	Grand Valley, Ont.

Unassessed premium note capital, \$181,097.42.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

ASSETS,

Canada War Loan		\$500 00
Cash value of mortgages		4,200 00
Cash in Royal Bank, Grand Valley	\$15,954 70	
“ The Union Bank, Shelburne	11 58	
“ Home Bank, in various branches	45 36	
“ Standard Bank, Lucan, Ont.	12 38	
“ Huron and Erie Mortgage Corporation, London, Ont. ..	6 45	
“ Merchants Bank, in various branches	36 12	
“ Dominion Bank, St. Thomas, Ont.	27 92	
“ Canadian Bank of Commerce, Brantford, Ont.	6 80	
“ Bank of Hamilton, various branches	30 43	
“ Sterling Bank, Monkton, Ont., and Orangeville, Ont. ..	8 05	
“ Bank of British North America, London, Ont.	716 97	
“ Canadian Bank of Commerce, Thedford	3 50	
“ Standard Bank, Dublin	6 50	
“ Bank of Toronto, Stayner	6 40	
		16,873 16

Amount unpaid of fixed payments of 1917	\$1,558 75
Amount of premium notes, after deducting all payments thereon and assessments levied	181,097 42
Interest accrued	144 00
Office furniture and safe (not extended)	\$300 00

Total assets \$204,373 33

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1916 (not extended)	\$10,899 44
Cash received as fixed payments due in 1917	\$13,612 11
“ fixed payments due in prior years	475 20
“ interest	578 55
“ transfer fees	50 75
“ all other	188 30
“ from realization of investments during 1917 (not extended)	\$800 00
Total	<u>\$14,904 91</u>

EXPENDITURE.

Expenses of management:

Cash paid for agents' commission	\$1,183 37
“ fuel and light	45 56
“ investigation and adjustment of claims	382 75
“ statutory assessment and license fee	59 48
“ travelling expenses	366 85
“ salaries, directors' and auditors' fees	2,412 00
“ printing, stationery and advertising	346 07
“ rent	76 00
“ postage, telephone, telegrams and express	541 57
“ taxes (Government and Municipal)	36 45
“ Mutual Underwriters' Association, fee	8 00

Total expenses of management \$5,458 10

Miscellaneous payments:

Cash paid for losses which occurred prior to 1917	308 90
“ losses which occurred during 1917	3,330 64
“ rebates	133 55
“ invested, War Loan (not extended)	\$500 00

Total expenditure \$9,231 19

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1917.

Mutual Three years.
\$6,777,760 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1916	6,303	\$6,669,040 00
Policies new and renewed during 1917	1,993	2,102,985 00
Gross number and amount in force during 1917	8,296	\$8,772,025 00
Less expired and cancelled in 1917	1,938	1,994,265 00
Net risks in force at 31st December, 1917	6,358	\$6,777,760 00

PREMIUM NOTES

On Policies in force 31st December, 1917.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	\$210,285 90
Amount of all premium notes, after deducting all payments thereon and assessments levied	181,097 42
Amount of premium notes received during the year	65,427 75
Amount of premium notes of 1917, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1917	5,604 95

WESTERN FARMERS' WEATHER INSURANCE MUTUAL COMPANY.

HEAD OFFICE, WOODSTOCK, ONT.

Commenced business 22nd January, 1906.

Names and addresses of the Directors and Officers for the year 1918:

Directors:

D. Bonis	St. Mary's, Ont.
Columbus Ross	Embros, Ont.
H. Hemsworth	Gowanstown, Ont.
George McIntosh	Embros, Ont.
S. R. Wallace	Burgessville, Ont.
James Donaldson	Atwood, Ont.
W. B. Murray	Woodstock, Ont.
J. R. Murray	Embros, Ont.
J. R. Calder	Kintore, Ont.
C. N. Carroll	Norwich, Ont.
Geo. J. Meldrum	Guelph, Ont.
John McLevin	Innerkip, Ont.
John Davidson	Britton, Ont.

Officers:

David Bonis, President	St. Mary's, Ont.
Columbus Ross, 1st Vice-President	Embros, Ont.
E. L. Sutherland, Secretary-Treasurer	Woodstock, Ont.

Auditors:

W. L. MacWhinnie	Woodstock, Ont.
Geo. B. Anderson	Lakeside, Ont.

Unassessed premium note capital, \$162,842.54.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

ASSETS.

Cash value bonds, debentures and securities	\$28,000 00
Cash in Royal Bank, Woodstock	8,792 86
Amount unpaid of fixed payments of 1917	5,708 36
Amount unpaid, fixed payments, prior years (not extended) ..	\$3,361 68
Amount of premium notes, after deducting all payments thereon and assessments levied	162,842 54
Total assets	<u>\$205,343 76</u>

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1916 (not extended)	\$11,644 58	
Cash received for agents' fees		195 00
" as fixed payments due in 1917		13,901 35
" as fixed payments due in prior years		2,493 67
" as interest		1,191 66
Total		<u>\$17,781 68</u>

EXPENDITURE.

Expenses of management:		
Cash paid for commission and bonus	\$1,925 70	
" Division Court costs		51 75
" bank exchange		60 59
" salaries, directors' and auditors' fees		2,077 10
" printing, stationery and advertising		208 93
" postage, telephones, telegrams and express		374 19
" statutory assessments and license fee		71 81
" travelling expenses		337 46
" taxes		10 89
" investigation of claims		516 75
" rent		117 50
" other expenses		559 05
Total expenses of management		<u>\$6,311 72</u>
Miscellaneous payments:		
Cash paid for losses which occurred during 1917	6,279 61	
" rebates		39 25
" other		2 82
Cash invested in debentures (not extended)	\$8,000 00	
Total expenditure		<u>\$12,633 40</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1917.

	Three years.
Mutual	\$9,131,949 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1916	5,830	\$8,178,804 00
Policies new and renewed during 1917	2,066	3,304,495 00
Gross number and amount in force during 1917	7,896	\$11,483,299 00
Less expired and cancelled in 1917	1,526	2,351,350 00
Net risks in force 31st December, 1917	6,370	<u>\$9,131,949 00</u>

PREMIUM NOTES

On Policies in force 31st December, 1917.

Amount of face of all premium notes held by the Company and legally liable to assessment	\$196,099 10
Amount of all premium notes, after deducting all payments thereon and assessments levied	162,842 54
Amount of premium notes received during the year 1917	68,664 10

Weather Insurance Mutual Companies.

RECAPITULATION OF ASSETS, LIABILITIES, RECEIPTS AND EXPENDITURE

WEATHER INSURANCE COMPANIES.

ASSETS FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Name of Company.	Mortgages and Debentures.	Cash.	Fixed payments of 1917 unpaid.	Assessments of 1917 unpaid.	Unassessed pre- mium note capital.	Interest accrued and all other assets.	Agents' balances.	Total assets.
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Huron Weather	400 00	8,692 29	464 45	.....	126,376 35	.....	.....	135,933 09
Ontario Farmers'	4,700 00	16,873 16	1,558 75	.....	181,097 42	144 00	.....	204,373 33
Western Farmers'	28,000 00	8,792 86	5,708 36	.....	162,842 54	.....	.....	205,343 76
Totals.....	33,100 00	34,358 31	7,731 56	.....	470,316 31	144 00	.....	545,650 18

LIABILITIES FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Name of Company.	Amount of sup- posed loss.	Other liabilities.	Borrowed money and bills payable.	Interest accrued.	Total liabilities.	Number of policies in force.	Net amount of risk.
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Huron Weather	2,703	3,223,950 00
Ontario Farmers'	6,358	6,777,760 00
Western Farmers'	6,370	9,131,949 00
Totals.....	15,431	19,133,659 00

WEATHER INSURANCE COMPANIES.

INCOME FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Name of Company.	Fixed payments of 1917.	Fixed payments of prior years.	Assessments, 1917.	Interest.	Cash borrowed.	Agents' balances.	Fees or Surveys.	All other.	Total receipts.	From securities (not extended).
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Huron Weather.....	6,446 65	101 40		165 25					6,713 30	
Ontario Farmers'.....	13,612 11	475 20		578 55				188 30	14,904 91	800 00
Western Farmers'.....	13,901 35	2,493 67		1,191 66			195 00		17,781 68	
Totals	33,960 11	3,070 27		1,935 46			245 75	188 30	39,399 89	800 00

EXPENDITURES FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Name of Company.	Agents' commis- sions, etc.	Law costs.	Statutory assess- ment and license fees.	Interest.	Salaries and general expense account.	Total expense of management.	Borrowed money repaid.	Losses.	Rebates.	All other.	Total.	Invested (not extended).
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Huron Weather.....	377 85		27 46		1,705 42	2,110 73		1,831 73	23 45		3,965 91	400 00
Ontario Farmers'.....	1,183 37		59 48		4,215 25	5,458 10		3,639 54	133 55		9,231 19	500 00
Western Farmers.....	1,925 70	51 75	71 81		4,262 46	6,311 72		6,279 61	39 25	2 82	12,633 40	8,000 00
Totals	3,486 92	51 75	158 75		10,183 13	13,880 55		11,750 88	196 25	2 82	25,830 50	8,900 00

The Provident Assurance Company

(OF MONTREAL, P.Q.)

INSURING IN ONTARIO, ACCIDENT, SICKNESS, GUARANTEE
AND AUTOMOBILE INSURANCE

ASSETS AND LIABILITIES; INCOME AND EXPENDITURE

THE PROVIDENT ASSURANCE COMPANY.

HEAD OFFICE, MONTREAL, P.Q.

Chief Agent and Attorney for Ontario, George Wilkie, 120 Bay Street, Toronto, Ontario.

Organized, May 20th, 1905. Commenced business in 1906.

Licensed in Ontario to transact Sickness, Guarantee and Automobile Insurance.

Names and addresses of the Directors and Officers for the year 1918:

Directors:

Jos. d'Halewyn	Montreal, P.Q.
H. Schetagne	Montreal, P.Q.
J. O. Mousseau	Montreal, P.Q.
A. R. Ranger	Montreal, P.Q.
S. J. Girard	Montreal, P.Q.
J. A. E. Gauvin	Montreal, P.Q.
J. C. Gagné	Montreal, P.Q.
J. A. Bégin	Montreal, P.Q.
J. C. Hébert	Montmagny, P.Q.
J. A. Darche	Sherbrooke, P.Q.
Charles Edward Arpin	Montreal, P.Q.
Ernest Sylvestre	Sherbrooke, P.Q.
Dr. J. P. Laporte	Joliette, P.Q.
J. B. Morissette	Quebec, P.Q.
J. O. Bourque	Hull, P.Q.

Officers:

Jos. d'Halewyn, President	Montreal, P.Q.
H. Schetagne, Vice-President	Montreal, P.Q.
J. C. Gagné, Secretary-Treasurer	Montreal, P.Q.
J. H. Lussier, Assistant Secretary-Treasurer	Montreal, P.Q.

Auditor:

George Gonthier	Montreal, P.Q.
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Authorized Capital, \$1,000,000.00.

Subscribed Capital, \$950,200.00; Subscribed Capital Uncalled, \$799,450.00; Capital Stock
Paid-up, \$150,750.00.

Securities deposited in the Treasury of Ontario, pursuant to the Ontario Insurance Act,
\$36,000.00 par value.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

ASSETS.

Cash value of real estate	\$12,234 74
Mortgages	58,384 72
Loan on stock, and municipal debentures	40,693 99
Stocks, municipal debentures, and Canada and Anglo-French War Loan, owned	136,112 19
Cash on hand at head office	\$1,950 59
Cash on deposit at Bank of Hochelaga, Montreal	3,193 94
“ Royal Bank, Montreal	428 16
“ Provincial Bank, Montreal	758 68
“ National Bank, Montreal	821 05
	<hr/> 7,152 42
Cash balances due by agents	46,065 15
Bills receivable	2,652 04
Bills receivable, one year or more overdue (not extended)	\$1,313 05
Interest due and accrued	2,975 54
Rent accrued	50 00
All other assets	2,146 18
Office furniture and fixtures (not extended)	\$5,710 32
	<hr/>
Total	<u>\$308,466 97</u>

LIABILITIES.

Amount of loss claims resisted	\$12,035 00
Amount of supposed or reported losses	39,722 45
Re-insurance reserve for life insurance contracts calculated on the O.H.M. table, interest at 3½%	2,981 05
Amount to re-insure all outstanding risks, being 50% of premiums on all Policies in force (other than life) at 31st December, 1917	59,788 10
Amount due or accrued for salaries, \$300.00; rent, \$590.00; commission, \$8,953.53; brokerage, \$300.00; licenses, \$839.15	10,982 68
Other liability	5,000 00
	<hr/>
Total liabilities	\$130,509 28
	<hr/>
Paid-up capital stock	<u>\$150,750 00</u>

RECEIPTS.

Cash balance at 31st December, 1916 (not extended)	\$26,142 17
Gross premiums received in cash	\$208,090 05
Interest or dividends	15,743 67
Rents	674 00
Profit on sale of plate glass	20 33
Bills receivable	4,274 44
Cash received from investments (not extended)	\$41,592 23
	<hr/>
Total receipts	<u>\$228,802 49</u>

EXPENDITURE.

Expenses of management:

Cash paid to agents' for commission, salaries and bonus	\$52,665 62
“ law costs	53 00
“ medical examiners' fees	426 00
“ fuel and light	110 60
“ investigation and adjustment of claims	411 50
“ statutory assessment and license fees (Ontario)	180 00
“ license fees, etc., other provinces	675 00
“ travelling expenses	4,204 76
“ rent	3,540 00
“ taxes (Municipal and Government)	7,431 36
“ salaries, directors' and auditors' fees	21,786 31
“ printing, stationery and advertising	7,159 23
“ postage, telegrams and express	1,724 70
“ other expenses	2,126 94

Total expenses of management \$102,495 02

Miscellaneous payments:

Cash paid for losses which occurred prior to 1917	20,733 16
“ losses which occurred during 1917	86,056 46
“ re-insurance	358 28
“ dividends	11,858 75
“ office furniture	429 17
“ other expenditure	124 00
“ investments (not extended)	\$67,329 63

Total expenditure \$222,054 84

MOVEMENT AND CURRENCY OF LIFE INSURANCE CONTRACTS.

	Number.	Amount.
Policies in force at 31st December, 1916	48	\$68,000 00
Contracts taken during 1917, new and renewed	48	54,000 00
Gross total	96	\$122,000 00
Less contract lapsed in 1917	6	10,000 00
Total number and amount of life insurance contracts in force at December 31st, 1917	90	<u>\$112,000 00</u>

MOVEMENT IN ACCIDENT INSURANCE CONTRACTS.

	Number.	Amount.
Policies in force at December 31st, 1916	8,749	\$14,568,585 14
Policies taken during 1917, new and renewed	8,278	15,929,679 74
Gross total	17,027	\$30,498,264 88
Deduct expired and cancelled in 1917	8,010	\$15,824,023 20
Net risks in force at December 31st, 1917	9,017	<u>\$14,674,241 68</u>

*MOVEMENT IN ACCIDENT INSURANCE CONTRACTS, IN ONTARIO ONLY.

	Number.	Amount.
Policies in force at December 31st, 1916 .....	.....	.....
Policies taken during 1917	73	\$27,700 00
Deduct expired and cancelled in 1917	17	6,700 00
	<hr/>	<hr/>
Net risks in force at December 31st, 1917	56	\$21,000 00
	<hr/>	<hr/>

*No Life Insurance business transacted in Ontario.

INDEXES
TO
DETAILED REPORT
OF THE
Superintendent of Insurance

The following indexes comprise all insurance corporations or companies standing registered at the 1st September, 1918.

PAGE 3.—Index A: Dominion Licensees standing registered at the 1st September 1918, being Insurance Corporations or Companies licensed and inspected by the Dominion of Canada, and registered by the Province of Ontario for the transaction of Insurance in this Province.

PAGE 9.—Index AA: Corporations or Companies registered in the Province of Ontario for the transaction of Inland or Ocean Marine Insurance, or both; also for the Investment of Surplus Funds.

PAGE 10.—Index B: Provincial Licensees standing registered at the 1st September, 1917, being Insurance Corporations licensed, inspected and registered by the Province of Ontario for the transaction of Insurance therein.

PAGE 12.—Index C: List of Underwriters registered to transact business in Ontario up to September 1st, 1918.

Index D: List of Insurance Brokers registered to transact business in Ontario up to September 1st, 1918.

Index E: List of Guarantee Companies whose bonds have been authorized for acceptance, in lieu of personal or private suretyship.

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INDEX A: Dominion Licensees, standing registered at the 1st September, 1918.

Report page.	Name of Company.	Registry No.	For what kind of insurance registered.	Registry begins 1918.	Registry ends 1919.
A 66	Acadia Fire Insurance Company	6235	Fire and Hail Insurance	May 1..	April 30
A 34	Aetna Insurance Company of Hartford, Conn.	6295	Fire, Automobile and Tornado In- surance	" "	" "
A 4	Aetna Life Insurance Company of Hart- ford, Conn.	6190	Life Insurance	" "	" "
A 100	Alliance Nationale	6282	Life Disability and Sickness Insur- ance to extent authorized in Association's Charter	" "	" "
A 3	Alliance Assurance Company, Limited ..	6317	Fire, Accident, Sickness Guarantee and Automobile Insurance ...	" "	" "
A 106	American and Foreign Marine Insurance Company	6362	Inland Transportation Insurance ..	" "	" "
A 35	American Surety Company of New York	6274	Guarantee Insurance	" "	" "
A 15	Atlas Assurance Company, Limited	6193	Fire Insurance	" "	" "
A 31	Boiler Inspection and Insurance Com- pany, Canada	6297	Steam Boiler Insurance	" "	" "
A 18	British America Assurance Company, Toronto	6323	Fire, Hail, Inland Transportation and Automobile Insurance ...	" "	" "
A 98	British Crown Assurance Corporation, Limited	6246	Fire and Automobile Insurance ex- cluding Insurance against loss by reason of bodily injury to the person	" "	" "
A 102	British Colonial Fire Insurance Company	6190	Fire Insurance	" "	" "
A 80	British Northwestern Fire Insurance Company	6275	Fire Insurance	" "	" "
A 97	British Traders Insurance Company, Limited	6344	Fire and Automobile Insurance ...	" "	" "
A 18	Caledonian Insurance Company	6287	Fire Insurance	" "	" "
A 37	Canada Accident Assurance Company..	6299	Fire, Accident, Automobile, Sick- ness, Plate Glass, Burglary and Guarantee Insurance	" "	" "
A 3	Canada Life Assurance Company	6203	Life Insurance	" "	" "
A 75	Canada National Fire Insurance Com- pany	6200	Fire Insurance	" "	" "
A 45	Canadian Fire Insurance Company	6194	Fire Insurance	" "	" "
A 105	Canadian Lumberman's Insurance Ex- change	6204	Fire Insurance among its members restricted to risks on property situated in Ontario and Quebec	" "	" "
A 40	Canadian Order of the Woodmen of the World	6205	Life and Sickness Insurance on the Assessment Plan	" "	" "
A 83	Canadian Surety Company	6268	Automobile, Burglary, Guarantee and Plate Glass Insurance ..	" "	" "
A 78	Capital Life Assurance Company of Canada	6172	Life Insurance	" "	" "
A 94	Casualty Company of Canada	6326	Plate Glass Insurance	" "	" "
A 100	Century Insurance Company, Limited ..	6356	Fire Insurance	" "	" "
A 96	Columbia Insurance Company	6349	Fire, Inland Transportation and Automobile Insurance exclud- ing Insurance against loss by reason of bodily injury to the person	" "	" "
A 29	Commercial Travellers' Mutual Benefit Society	6327	Life Insurance	" "	" "
A 5	Commercial Union Assurance Company (Limited)	6283	Fire and Life Insurance	" "	" "
A 103	Compagnie d'Assurances Generales Con- tre l'Incendie	6184	Fire Insurance	" "	" "
	(General Fire Insurance Company of Paris, France)				
A 6	Confederation Life Association	6191	Life Insurance	" "	" "

INDEX A: Dominion Licensees, standing registered at the 1st September, 1918.—Continued

Report page.	Name of Company.	Registry No.	For what kind of insurance registered.	Registry begins 1918.	Registry ends 1919.
A 37	Connecticut Fire Insurance Company of Hartford, Conn.	6372	Fire and Hail Insurance	May 1	April 30
A 73	Continental Insurance Company of New York	6300	Fire and Tornado Insurance	" ..	" ..
A 50	Continental Life Insurance Company ...	6237	Life Insurance	" ..	" ..
A 51	Crown Life Insurance Company	6273	Life Insurance	" ..	" ..
A 30	Dominion Gresham Guarantee and Casualty Company	6376	Burglary, Accident, Sickness, Guarantee and Automobile Insurance	" ..	" ..
A 27	Dominion of Canada Guarantee and Accident Insurance Company	6206	Fire Guarantee, Accident, Sickness, Burglary and Plate Glass Insurance	" ..	" ..
A 58	Dominion Fire Insurance Company	6182	Fire Insurance	" ..	" ..
A 29	Dominion Life Assurance Company	6202	Life Insurance	" ..	" ..
A 95	Eagle Star and British Dominions Insurance Company	6365	Fire Insurance	" ..	" ..
A 22	Edinburgh Life Assurance Company ...	6238	Life Insurance (as a discontinuing Company)	" ..	" ..
A 41	Employers' Liability Assurance Corporation (Limited)	6318	Fire, Accident, Burglary, Guarantee, Steam Boiler, Automobile, Sickness, Plate Glass and Hail Insurance	" ..	" ..
A 92	Equitable Fire and Marine Insurance Company	6375	Fire and Automobile Insurance, excluding Insurance against loss by reason of bodily injury to the person	" ..	" ..
A 16	Equitable Life Assurance Society of the United States	6261	Life Insurance	" ..	" ..
A 49	Excelsior Life Insurance Company	6192	Life Insurance	" ..	" ..
A 58	Fidelity and Casualty Company of New York	6250	Burglary, Accident, Sickness, Steam Boiler and Plate Glass Insurance	" ..	" ..
A 26	Fidelity Phenix Fire Insurance Company of New York	6301	Fire and Tornado Insurance	" ..	" ..
A 103	Fireman's Fund Insurance Company ...	6347	Fire and Inland Transportation Insurance and Insurance against Loss or Damage to Automobiles by Accident, Burglary or Theft	" ..	" ..
A 86	Firemen's Insurance Company of Newark, N.J.	6276	Fire Insurance	" ..	" ..
A 61	General Accident Assurance Company of Canada	6295	Accident, Guarantee, Sickness and Steam Boiler Insurance	" ..	" ..
A 67	General Accident, Fire and Life Assurance Corporation, Limited	6328	Fire and Automobile Insurance, excluding Insurance against loss by reason of bodily injury to the person	" ..	" ..
A 68	General Animals Insurance Company of Canada	6239	Live Stock Insurance	" ..	" ..
A 55	Great American Insurance Company ..	6309	Fire, Hail, Tornado and Automobile Insurance, excluding Insurance against loss by reason of bodily injury to the person ..	" ..	" ..
A 91	Glen Falls Insurance Company	6319	Fire, Hail, Tornado and Automobile Insurance	" ..	" ..
A 42	Globe Indemnity Company of Canada ..	6207	Fire, Accident, Sickness, Burglary, Automobile and Guarantee Insurance	" ..	" ..
A 88	Globe & Rutgers Fire Insurance Company	6286	Fire and Explosion Insurance as limited by Company's charter.	" ..	" ..
A 45	Grand Council of the Catholic Mutual Benefit Association of Canada	6251	Life and Sickness Insurance on the Assessment Plan	" ..	" ..
A 40	Great West Life Assurance Company ..	6240	Life Insurance	" ..	" ..
A 78	Gresham Life Assurance Society, Limited	6302	Life Insurance	" ..	" ..

INDEX A: Dominion Licensees, standing registered at the 1st September, 1918.—Continued.

Report page.	Name of Company.	Registry No.	For what kind of insurance registered.	Registry begins 1918.	Registry ends. 1919.
A 14	Guarantee Company of North America..	6262	Guarantee Insurance	May 1 ..	April 30.
A 76	Guardian Insurance Company of Canada	6310	Fire, Accident, Sickness, Automobile, Guarantee, Burglary and Plate Glass Insurance	" ..	" ..
A 13	Guardian Assurance Company, Limited, of London, England	6208	Fire Insurance	" ..	" ..
A 56	Hartford Steam Boiler Inspection and Insurance Company	6298	License restricted to guaranteeing the Policy contracts of the Boiler Inspection and Insurance Company of Canada ...	" ..	" ..
A 33	Hartford Fire Insurance Company, Hartford	6329	Fire, Hail, Explosion Inland Transportation, Cyclone, or Tornado, and "Insurance against loss or damage to Automobiles by Accident, Burglary or Theft"	" ..	" ..
A 52	Home Insurance of New York	6303	Fire, Automobile, Explosion, Tornado and Hail Insurance ...	" ..	" ..
A 72	Hudson Bay Insurance Company	6339	Fire and Hail Insurance	" ..	" ..
A 56	Imperial Guarantee and Accident Insurance Company of Canada	6266	Guarantee, Accident, Sickness, Automobile and Plate Glass Insurance and Insurance of Automobiles against Fire	" ..	" ..
A 43	Imperial Life Assurance Company of Canada	6209	Life Insurance	" ..	" ..
A 90	Imperial Underwriters' Corporation of Canada	6179	Fire Insurance	" ..	" ..
A 44	Independent Order of Foresters	6183	Life, Disability and Sickness Insurance, as specified in the Constitution and Laws of the Society, for sums not exceeding in addition to the sick and funeral benefits, the sum of \$5,000 upon any one life ...	" ..	" ..
A 33	Insurance Company of North America..	6269	Fire, Inland Transportation, Explosion and Automobile Insurance excluding insurance against Loss by reason of Injury to the Person	" ..	" ..
A 81	Insurance Company of the State of Pennsylvania	6265	Fire and Tornado Insurance	" ..	" ..
A 57	International Fidelity Insurance Company	6281	Guarantee Insurance, restricted to Employees of Singer Sewing Machine Company	" ..	" ..
A 47	Law Union and Rock Insurance Company, Limited	6263	Fire, Accident, Sickness, Burglary and Plate Glass Insurance...	" ..	" ..
A 72	Life Association of Scotland	6247	Life Insurance (as a discontinuing Company)	" ..	" ..
A 9	Liverpool and London and Globe Insurance Company, Limited	6291	Fire and Life Insurance	" ..	" ..
A 55	Liverpool Manitoba Assurance Company	6290	Fire Insurance	" ..	" ..
A 23	Lloyd's Plate Glass Insurance Company	6253	Plate Glass Insurance	" ..	" ..
A 24	London Assurance Corporation	6340	Fire and Life Insurance	" ..	" ..
A 38	London Guarantee and Accident Company (Limited)	6292	Fire, Guarantee, Burglary, Accident and Sickness Insurance.	" ..	" ..
A 10	London and Lancashire Fire Insurance Company, Limited	6231	Fire and Automobile Insurance ..	" ..	" ..
A 66	London and Lancashire Guarantee and Accident Company of Canada	6332	Guarantee, Accident, Sickness, Automobile and Plate Glass Insurance	" ..	" ..
A 22	London and Lancashire Life and General Assurance Association, Limited	6197	Life Insurance	" ..	" ..
A 25	London Mutual Fire Insurance Company of Canada	6186	Fire Insurance	" ..	" ..

INDEX A: Dominion Licensees, standing registered at the 1st September, 1918.—*Con.*

Report page.	Name of Company.	Registry No.	For what kind of insurance registered.	Registry begins 1918.	Registry ends 1919.
A 25	London Life Insurance Company	6238	Life Insurance	May 1 ..	April 30
A 87	Loyal Protective Insurance Company...	6221	Accident and Sickness Insurance among Members of the Independent Order of Oddfellows resident in Canada	" ..	" ..
A 99	Lumbermen's Underwriting Alliance....	6427	Fire Insurance	June 10 ..	" ..
A 74	L'Union Compagnie d'Assurance contre l'incendie	6343	Fire Insurance	May 1 ..	" ..
A 27	Manufacturers' Life Insurance Company	6178	Life Insurance	" ..	" ..
A 99	Manufacturing Lumbermen's Underwriters	6400	Fire Insurance	June 1 ..	" ..
A 98	Maryland Assurance Company	6311	Accident and Sickness Insurance..	May 1 ..	" ..
A 28	Mercantile Fire Insurance Company ...	6233	Fire Insurance	" ..	" ..
A 59	Marine Insurance Company, Limited ..	6254	Fire, Automobile and Inland Transportation Insurance	" ..	" ..
A 53	Maryland Casualty Company	6252	Accident, Sickness, Burglary, Guarantee, Plate Glass, Steam Boiler and Fly Wheel Insurance	" ..	" ..
A 90	Merchants Casualty Company of Canada	6201	Accident Insurance (excluding Employers' Liability) and Sickness Insurance	" ..	" ..
A 38	Metropolitan Life Insurance Company of New York	6223	Life Insurance	" ..	" ..
A 95	Millers' National Insurance Company...	6210	Fire Insurance	" ..	" ..
A 62	Monarch Life Assurance Company	6284	Life Insurance	" ..	" ..
A 89	Mount Royal Assurance Company	6211	Fire and Plate Glass Insurance...	" ..	" ..
A 32	Mutual Life Assurance Company of Canada	6175	Life Insurance	" ..	" ..
A 84	Mutual Life and Citizens' Assurance Company, Limited	6224	Life Insurance	" ..	" ..
A 11	Mutual Life Insurance Company of New York	6216	Life Insurance	" ..	" ..
A101	National Ben-Franklin Fire Insurance Company	6180	Fire and Automobile Insurance, excluding Insurance against loss by reason of bodily injury to the person	" ..	" ..
A 68	National Fire Insurance Company of Hartford	6236	Fire, Tornado, Explosion and Inland Transportation Insurance	" ..	" ..
A 91	Nationale Fire Insurance Company of Paris, France	6212	Fire Insurance	" ..	" ..
A 46	National Life Assurance Company of Canada	6333	Life Insurance	" ..	" ..
A 60	National Provincial Plate Glass and General Insurance Company, Limited	6312	Plate Glass Insurance	" ..	" ..
A 72	National Surety Company	6257	Guarantee Insurance	" ..	" ..
A 75	National Union Fire Insurance Company, of Pittsburgh, Penn.	6225	Fire and Tornado Insurance	" ..	" ..
A 17	New York Life Insurance Company ...	6267	Life Insurance	" ..	" ..
A 48	New York Plate Glass Insurance Company	6279	Plate Glass Insurance	" ..	" ..
A 86	Niagara Fire Insurance Company	6313	Fire, Tornado and Automobile Insurance (including damage to Automobiles in transit by rail)	" ..	" ..
A 84	North American Accident Insurance Company	6379	Accident, Automobile, Sickness, Burglary, Plate Glass and Insurance of Automobiles against Fire	" ..	" ..
A 15	North American Life Assurance Company	6314	Life Insurance	" ..	" ..

INDEX A: Dominion Licensees, standing registered at the 1st September, 1918. —Continued.

Report page.	Name of Company.	Registry No.	For what kind of insurance registered.	Registry begins 1918.	Registry ends 1919.
A 34	North British and Mercantile Insurance Company	6198	Fire and Life Insurance	May 1 ..	April 30
A 69	North Empire Fire Insurance Company.	6378	Fire Insurance	" ..	"
A 80	North West Fire Insurance Company...	6222	Fire Insurance	" ..	"
A 8	Northern Assurance Company, Limited..	6280	Fire Insurance	" ..	"
A 42	Northern Life Assurance Company of Canada	6173	Life Insurance	" ..	"
A 87	Northwestern National Insurance Company of Milwaukee, Wis.	6181	Fire, Automobile and Tornado Insurance	" ..	"
A 50	Norwich Union Life Insurance Society..	6305	Life Insurance (as a discontinuing Company)	" ..	"
A 35	Norwich Union Fire Insurance Society, Limited	6187	Fire, Accident, Sickness, Automobile, and Plate Glass Insurance	" ..	"
A 92	Occidental Fire Insurance Company....	6236	Fire Insurance	" ..	"
A 24	Ocean Accident and Guarantee Corporation (Limited)	6176	Fire, Accident, Sickness, Guarantee, Plate Glass, Burglary and Automobile Insurance	" ..	"
A 64	Pacific Coast Fire Insurance Company..	6258	Fire Insurance	" ..	"
A 82	Palatine Insurance Company, Limited..	6285	Fire Insurance	" ..	"
A 93	Phenix Fire Insurance Company, of Paris, France	6177	Fire Insurance	" ..	"
A 10	Phoenix Assurance Company, Limited, of London	6213	Fire and Life Insurance	" ..	"
A 36	Phoenix Insurance Company, Hartford, Conn.	6373	Fire and Automobile Insurance, excluding Insurance against loss by reason of injury to the person	" ..	"
A 101	Preferred Accident Insurance Company.	6438	Accident, Sickness and Automobile Insurance	June 18..	"
A 65	Protective Association of Canada	6214	Accident and Sickness Insurance restricted to members of the Masonic Order within Canada, and limited in amount, as provided in the Association's Act of Incorporation	" ..	"
A 79	Providence Washington Insurance Company	6272	Fire and Automobile Insurance ..	May 1 ..	"
A 74	Provincial Insurance Company, Limited	6271	Fire Insurance	" ..	"
A 64	Prudential Insurance Company of America	6241	Life Insurance	" ..	"
A 12	Quebec Fire Assurance Company	6234	Fire Insurance	" ..	"
A 12	Queen Insurance Company of America	6341	Fire, Inland Transportation and Automobile Insurance	" ..	"
	Queensland Insurance Company, Limited	6471	Fire Insurance	July 13 ..	"
A 53	Railway Passengers' Assurance Company	6315	Guarantee, Burglary, Accident, Sickness, Plate Glass and Automobile Insurance	May 1 ..	"
A 49	Reliance Mutual Life Assurance Society	6307	Life Insurance (as a discontinuing Company)	" ..	"
A 88	Ridgely Protective Association	6215	Accident and Sickness Insurance among members of the Independent Order of Oddfellows in Canada	" ..	"
A 104	Royal Exchange Assurance	6248	Fire, Accident, Sickness and Automobile Insurance	" ..	"
A 69	Royal Guardians	6334	Life and Sickness Insurance	" ..	"
A 7	Royal Insurance Company, Limited	6342	Fire and Life Insurance	" ..	"
A 85	La Sauvegarde Life Insurance Company	6185	Life Insurance	" ..	"

INDEX A: Dominion Licensees, standing registered at the 1st September, 1918.—*Concluded.*

Report page.	Name of Company.	Registry No.	For what kind of insurance registered.	Registry begins 1918.	Registry ends 1919.
A 44	Scottish Amicable Life Assurance Society	6242	Life Insurance (as a discontinuing Company)	May 1 ..	April 30
A 17	Scottish Union and National Insurance Company	6264	Fire, Automobile and Tornado Insurance	" ..	" ..
A 77	Security Life Insurance Company of Canada	6335	Life Insurance	" ..	" ..
A 52	Sovereign Life Assurance Company of Canada	6227	Life Insurance	" ..	" ..
A 63	Springfield Fire and Marine Insurance Company	6316	Fire and Tornado Insurance	" ..	" ..
A 61	St. Paul Fire and Marine Insurance Company	6243	Fire, Hail, Inland Transportation, Tornado and Automobile Insurance	" ..	" ..
A 5	Standard Life Assurance Company, Scotland	6217	Life Insurance	" ..	" ..
A 39	Star Assurance Society	6218	Life Insurance (as a discontinuing Company)	" ..	" ..
A 54	State Life Insurance Company	6188	Life Insurance	" ..	" ..
A 93	Stuyvesant Insurance Company	6289	Fire Insurance	" ..	" ..
A 47	Subsidiary High Court of the Ancient Order of Foresters in the Dominion of Canada	6196	Life and Sickness Insurance	" ..	" ..
A 31	Sun Insurance Office, London, England	6189	Fire Insurance	" ..	" ..
A 21	Sun Life Assurance Company of Canada	6219	Life Insurance	" ..	" ..
A 82	Travelers' Indemnity Company	6229	Accident, Sickness, Burglary, Steam Boiler, Fly Wheel, Plate Glass and Automobile Insurance	" ..	" ..
A 20	Travelers' Insurance Company of Hartford, Conn.	6228	Life and Accident Insurance	" ..	" ..
A 70	Travellers' Life Assurance Company of Canada	6359	Life Insurance	" ..	" ..
A 71	Underwriters at American Lloyds	6220	Fire Insurance	" ..	" ..
A 77	Union Assurance Society, Limited	6230	Fire, Inland Transportation and Registered Mail Insurance ...	" ..	" ..
A 96	Union Insurance Society of Canton, Limited	6320	Fire, Automobile and Inland Transportation Insurance	" ..	" ..
A 20	Union Mutual Life Insurance Company of Maine	6293	Life Insurance	" ..	" ..
A 54	United States Fidelity and Guaranty Company	6195	Guarantee, Accident, Sickness, Burglary, Plate Glass and Steam Boiler Insurance	" ..	" ..
A 19	United States Life Insurance Company of the City of New York	6259	Life Insurance	" ..	" ..
A 97	Vulcan Insurance Company of Oakland, California	6249	Fire Insurance	" ..	" ..
A 83	Westchester Fire Insurance Company...	6377	Fire and Hail Insurance	" ..	" ..
A 8	Western Assurance Company, Toronto..	6336	Fire, Inland Transportation, Lightning, Explosion and Tornado and Automobile Insurance ...	" ..	" ..
A 59	Yorkshire Insurance Company, Limited.	6308	Fire, Live Stock, Accident, Sickness, and Plate Glass Insurance	" ..	" ..

SCHEDULE A A.

INDEX A A: Corporations or Companies registered in the Province of Ontario for the transaction of Inland or Ocean Marine Insurance or both; also for the Investment of Surplus Funds.

Report page.	Name of Company.	Registry No.	For what kind of insurance registered.	Registry begins 1918.	Registry ends 1919.
A 34	Aetna Insurance Company	6296	Inland Marine Insurance	May 1 ..	April 30
A 3	Alliance Assurance Company, Limited ..	{ 6360 6361	Inland Marine Insurance	" "	" "
			Ocean Marine Insurance	" "	" "
A 18	British America Assurance Company ..	{ 6325 6324	Inland Marine Insurance	" "	" "
			Ocean Marine Insurance	" "	" "
A 104	British and Foreign Marine Insurance Company	{ 6364 6363	Inland Marine Insurance	" "	" "
			Ocean Marine Insurance	" "	" "
A 96	Columbia Insurance Company (Jersey City, N.J.)	{ 6351 6350	Inland Marine Insurance	" "	" "
			Ocean Marine Insurance	" "	" "
A 95	Eagle Star and British Dominions In- surance Company, Limited	{ 6366 6367	Inland Marine Insurance	" "	" "
			Ocean Marine Insurance	" "	" "
A 116	Fireman's Fund Insurance Company....	{ 6346 6345	Inland Marine Insurance	" "	" "
			Ocean Marine Insurance	" "	" "
A 86	Firemen's Insurance Company of New- ark, N.J.	{ 6277 6278	Ocean Marine Insurance	" "	" "
			Inland Marine Insurance	" "	" "
A 33	Hartford Fire Insurance Company	{ 6331 6330	Inland Marine Insurance	" "	" "
			Ocean Marine Insurance	" "	" "
A 52	Home Insurance Company	6304	Inland Marine Insurance	" "	" "
A 118	Indemnity Mutual Marine Assurance Company, Limited	6348	Ocean Marine Insurance	" "	" "
A 33	Insurance Company of North America..	6270	Ocean Marine Insurance	" "	" "
A 10	London & Lancashire Fire Insurance Company	6232	Inland Marine Insurance	" "	" "
A 59	Marine Insurance Company, Limited ...	{ 6256 6255	Inland Marine Insurance	" "	" "
			Ocean Marine Insurance	" "	" "
A 50	Norwich Union Life Insurance Society, Limited	6306	Investment of Surplus Funds in the Province of Ontario	" "	" "
—	Pacific Marine Insurance Company	6174	Ocean Marine Insurance	" "	" "
A 10	Phoenix Assurance Company, Limited..	6374	Ocean Marine Insurance	" "	" "
A 114	Royal Exchange Assurance	6369	Ocean Marine Insurance	" "	" "
A 111	Reliance Marine Insurance Company. Limited	6368	Ocean Marine Insurance	" "	" "
A 71	Scottish Widows Fund and Life Assur- ance Society	6352	Investment of Surplus Funds in the Province of Ontario	" "	" "
A 61	St. Paul Fire and Marine Insurance Company	{ 6244 6245	Inland Marine Insurance	" "	" "
			Ocean Marine Insurance	" "	" "
A 109	Thames & Mersey Marine Insurance Company, Limited	{ 6353 6354	Inland Marine Insurance	" "	" "
			Ocean Marine Insurance	" "	" "
—	Tokio Marine and Fire Insurance Com- pany	{ 6358 6357	Inland Marine Insurance	" "	" "
			Ocean Marine Insurance	" "	" "
A 96	Union Insurance Society of Canton, Limited	{ 6321 6322	Inland Marine Insurance	" "	" "
			Ocean Marine Insurance	" "	" "
A 106	Union Marine Insurance Company, Limited	6355	Ocean Marine Insurance	" "	" "
—	United States Lloyds	{ 6371 6370	Inland Marine Insurance	" "	" "
			Ocean Marine Insurance	" "	" "
A 8	Western Assurance Company	{ 6338 6337	Inland Marine Insurance	" "	" "
			Ocean Marine Insurance	" "	" "

INDEX B.—Register of Provincial Licensees, including all Companies so licensed or authorized to transact business at the date of publication.

Report Page.	Name of Company.	System.	Manager or Secretary	Post Office.
B 86	Algoma Mutual	Mutual	Thomas H. Elliott...	Sault Ste. M'ie
B 88	Amherst Island	Mutual	F. P. Instant.....	Stella.
B 200	Ayr	Mutual	Joseph Wrigley	Ayr.
B 118	Bay of Quinte Agricultural	Mutual	M. R. German.....	Picton.
B 121	Bertie and Willoughby Farmers'	Mutual	John G. Wills	Marshville.
B 124	Blanshard	Mutual	John H. Jameson	St. Mary's.
B 240	Blenheim North.....	Mutual	D. R. Stauffer.....	Bright.
B 276	Brant County Farmers'.....	Mutual	J. A. Messecar.....	Brantford.
B 273	Canadian Millers'	Mutual	John T. White	Hamilton.
B 237	Caradoc Farmers'	Mutual	E. W. J. Sutherland	Mt. Brydges
B 279	Clinton Township	Mutual	G. W. Tinlin	Beamsville.
B 231	Culross.....	Mutual	D. McIntosh.....	Teeswater.
B 90	Dereham and West Oxford	Mutual	T. R. Mayberry.....	Ingersoll.
B 228	Dorchester, North and South ...	Mutual	S. E. Facey	Harrietsville.
B 225	Downie.....	Mutual	Thos. H. Smith.....	Sebringville.
B 222	Dufferin Farmers'.....	Mutual	Thomas Whalley	Shelburne.
B 191	Dumfries N. and Waterloo S....	Mutual	A. W. Hilborn.....	Galt.
B 210	Dunwich Farmers'.....	Mutual	W. A. Galbraith	Iona Station.
B 216	Easthope South Farmers'.....	Mutual	W. S. Russell	Tavistock.
B 34	Economical	Cash-Mutual	W. H. Schmalz	Kitchener.
B 197	Ekfrid	Mutual	A. P. McDougald	Melbourne
B 213	Elma Farmers'.....	Mutual	J. R. Hammond.....	Atwood.
B 109	Eramosa	Mutual	Robert Scott	Rockwood.
B 194	Erie Farmers'	Mutual	A. E. Havill	South Cayuga.
B 3	Equity Life	Stock.....	Geo. M. Begg.....	Toronto.
B 205	Farmers' Central.....	Mutual	J. J. Schumacher	Walkerton.
B 101	Farmers' Union	Mutual	R. G. Corneil.....	Lindsay.
B 52	Fire Insurance Exchange	Mutual and Stock {	Walmsley & Chipman.....	Toronto.
B 202	Formosa.....	Mutual	B. Beingessner.....	Formosa.
B 234	Germania Farmers'.....	Mutual	R. H. Fortune.....	Ayton.
B 104	Glengarry Farmers'	Mutual	V. G. Chisholm.....	Alexandria.
B 37	Gore District	Cash-Mutual	Jno. N. MacKendrick.	Galt.
B 186	Grand River	Mutual	Norman Simenton ...	Blackheath.
B 183	Grenville Patron.....	Mutual	W. M. Snyder	Spencerville.
B 188	Grey and Bruce	Mutual	John Mills.....	Hanover.
B 112	Guelph Township	Mutual	John L. Carter.....	Guelph.
B 115	Halton Union Farmers'	Mutual	Thomas Moore.....	Campbellville.
B 180	Hamilton Township	Mutual	Thomas Hoskin.....	Cobourg.
B 57	Hand-in-Hand.....	Mutual and Stock.	Walmsley & Chipman	Toronto.
B 208	Hay Township	Mutual	Henry Eilber, M.P.P.	Crediton.
B 149	Hopewell Creek	Mutual	Anton Frank	New Germany
B 146	Howick Farmers'	Mutual	W. S. McKercher ...	Wroxeter.
B 165	Howard Farmers'	Mutual	E. D. Mitton.....	Ridgetown.
B 300	Huron Weather.....	Mutual	Chas. Monteith.....	Woodham.
B 177	Kent and Essex.....	Mutual	T. B. Harvey.....	Merlin.

INDEX B.—Register of Provincial Licensees, including all Companies so licensed or authorized to transact business at the date of publication.—*Concluded.*

Report Page.	Name of Company.	System.	Manager or Secretary	Post Office.
B 174	Lambton Farmers'.....	Mutual.	W. G. Willoughby ...	Watford.
B 98	Lanark	Mutual	Peter Cavers.....	Perth.
B 136	Lennox and Addington	Mutual	Manly Jones	Napanee.
B 171	Lobo Township.....	Mutual	J. Marsh.....	Coldstream.
B 162	London Township Farmers'....	Mutual	Edward Dann.....	London.
B 168	McGillivray	Mutual	W. T. Amos.....	Parkhill.
B 243	McKillop	Mutual	Thomas E. Hays....	Seaforth.
B 219	Maple Leaf.....	Mutual	William Purves....	Columbus.
B 16	Merchants	Stock.....	John H. C. Durham ..	Toronto.
B 62	Millers' and Manufacturers'....	Mutual and Stock..	C. H. C. Fortner	Toronto.
B 67	Monarch.....	Mutual and Stock..	A. M. Aletter	Toronto.
B 153	Nichol	Mutual	James Beattie.....	Fergus.
B 159	Nissouri	Mutual	E. J. Pearson.....	Kintore.
B 156	Norfolk.....	Mutual	N. Stanley Boughner.	Simcoe.
B 127	North Kent.....	Mutual	George A. Fraser....	Thamesville.
B 151	Oneida Farmers'	Mutual	M. C. Senn.....	Caledonia.
B 303	Ontario Farmers' Weather....	Mutual	W. A. Wansbrough..	Grand Valley
B 93	Osgoode	Mutual	R. McLachlin	Kenmore.
B 144	Otter.....	Mutual	T. M. Cayley	Norwich.
B 246	Oxford Farmers'	Mutual	Columbus Ross.....	Embro.
B 133	Peel and Maryborough.....	Mutual	Jas. McEwing.....	Drayton.
B 130	Peel County Farmers'	Mutual	J. J. Stewart.....	Brampton.
B 40	Perth	Cash-Mutual.....	Charles Packert....	Stratford.
B 7	Policyholders' Mutual Life...	{ Mutual and Aux- iliary Joint Stock (7 Edw. VII., c. 116.) }	A. M. Featherston ...	Toronto.
B 95	Prescott Farmers'.....	Mutual	B. G. Parisien.....	Alfred.
B 314	Provident Assurance Company..	Stock.....	*George Wilkie.....	Toronto.
B 106	Puslinch	Mutual	Alexander McLean..	Puslinch.
B 23	Queen City.....	Joint Stock.....	Walmsley & Chipman	Toronto.
B 281	Saltfleet and Binbrook.....	Mutual	J. F. Felker	Stoney Creek
B 264	Southwold Farmers'	Mutual	John H. Sells.....	Shedden.
B 261	Sydenham	Mutual	T. J. Harkness.....	Owen Sound.
.....	Thunder Bay	Mutual	A. McGillivray.....	Murillo.
B 270	Townsend Farmers'.....	Mutual	James Ross.....	Waterford.
B 142	Usborne and Hibbert.....	Mutual	William A. Turnbull.	Kirkton.
B 267	Walpole Farmers'.....	Mutual.	George L. Miller....	Jarvis.
B 43	Waterloo	Cash-Mutual.....	L. W. Shuh.....	Waterloo.
B 258	Waterloo, North, Farmers'....	Mutual	Josiah Stauffer.....	Waterloo.
B 139	Wawanosh, West.....	Mutual	Thomas G. Allen....	Dungannon.
B 73	Wellington.....	Mutual and Stock.	John Davidson.....	Guelph.
B 306	Western Farmers' Weather....	Mutual	E. L. Sutherland...	Woodstock.
B 249	Westminster Township.....	Mutual	R. S. Nichol.....	Wilton Grove.
B 252	Williams, East.....	Mutual	R. R. Cameron	Ailsa Craig.
B 255	Yarmouth.....	Mutual	A. E. Bucke.....	St. Thomas.

* Chief Agent.

INDEX C.—Underwriters.

List of Underwriters registered to transact business in Ontario up to September 1st, 1918.

Aetna Fire Underwriters' Agency.
 Britannic Underwriters' Agency.
 British and Canadian Underwriters.
 British Empire Underwriters' Agency.
 Duquesne Underwriters' Agency.
 Exchange Underwriters' Agency.
 Fidelity (Fire) Underwriters of New York.
 Home Underwriters' Agency.
 London Underwriters' Agency.

Merchants' Underwriters' Agency.
 Minnesota Underwriters' Agency.
 Montreal Underwriters' Agency.
 New York Underwriters' Agency.
 Nova Scotia Fire Underwriters' Agency.
 Protector Underwriters.
 Rochester Underwriters' Agency.
 St. Lawrence Underwriters' Agency.
 Winnipeg Fire Underwriters' Agency.

INDEX D.—Insurance Brokers.

List of Insurance Brokers registered to transact business up to September 1st, 1918.

Aletter, Adolph M., Toronto.
 Anderson, Burrett L., Toronto.
 Bradley, Sidney Lee, Cochrane.
 Burruss & Sweatman, Limited, Toronto.
 Hardy, E. D., & Company, Ottawa.
 Irish & Maulson, Limited, Toronto.
 Jones & Proctor Bros., Limited, Toronto.
 Kirkpatrick, A. M. M. (Wood & Kirkpatrick), Toronto.
 Lauder, William, Toronto.
 Macdonald, Albert Angus, Toronto.
 McMurrich & Sons, Geo., Toronto.
 Mortimer & Bampfield, Niagara Falls.

Port Arthur Insurance and Vessel Agency, Limited, Port Arthur.
 Ring, Charles Edward, Toronto.
 Robertson, Percy, Toronto.
 Ryan Agency, Limited, Toronto.
 Shaw & Begg, Toronto.
 Toronto Insurance and Vessel Agency, Limited, Toronto.
 Walsh, Frank J., Toronto.
 Willis, Faber & Company of Ontario, Limited, Toronto.
 Wood, W. G., Limited, Toronto.

INDEX E.—Guarantee Companies.

List of Guarantee Companies whose bonds have by Order-in-Council of the Lieutenant-Governor of Ontario been authorized for acceptance in lieu of personal or private suretyship prescribed or required by Chapters 5 and 67 of 9 Edw. VII, and 62 Vict. (2nd Sess.), Chap. 12, s. 69; R.S.O. 1914, Chap. 190.

1. American Surety Company of N.Y.
2. Canadian Surety Company.
3. Dominion Gresham Guarantee and Casualty Co.
4. Dominion of Canada Guarantee and Accident Insurance Company.
5. Employers' Liability Assurance Corporation (Limited).
6. Globe Indemnity Company of Canada.
7. The Guardian Insurance Company of Canada, Montreal, Quebec.
8. Guarantee Company of North America.
9. Imperial Guarantee and Accident Insurance Company of Canada.

10. London and Lancashire Guarantee and Accident Company of Canada.
11. London Guarantee and Accident Company, Limited.
12. Maryland Casualty Company.
13. National Surety Company.
14. Ocean Accident and Guarantee Corporation, Limited.
15. Railway Passengers' Assurance Company of London, England.
16. United States Fidelity and Guaranty Company.

REPORT
OF THE
Registrar of Friendly
Societies

TRANSACTIONS FOR THE YEAR 1917

PRINTED BY ORDER OF
THE LEGISLATIVE ASSEMBLY OF ONTARIO



TORONTO:

Printed and Published by A. T. WILGRESS, Printer to the King's Most Excellent Majesty

1918

Printed by
WILLIAM BRIGGS,
Corner Queen & John Sts.,
Toronto.

To His Honour SIR JOHN STRATHEARN HENDRIE, K.C.M.G., C.V.O., a Colonel in the Militia of Canada, etc., etc., etc.

Lieutenant-Governor of the Province of Ontario.

MAY IT PLEASE YOUR HONOUR:

The undersigned has the honour to present the Report of the Registrar of Friendly Societies for the year ending 31st December, 1917.

Respectfully submitted,

I. B. LUCAS,

Attorney-General.

TORONTO, 5th April, 1918.

To the Honourable I. B. LUCAS, K.C., M.P.P., etc.,

Attorney-General, Toronto.

SIR,—I have the honour to present herewith the Report of the Annual Statements made by Friendly Societies for the year ending 31st December, 1917.

I have the honour to be, Sir,

Your obedient servant,

WILL J. VALE,

Registrar of Friendly Societies.

TORONTO, 4th April, 1918.

THE ANCIENT ORDER OF UNITED WORKMEN OF THE PROVINCE OF ONTARIO

(Returns Book Fol. 130.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Head Office, Toronto, Ontario.

Organized 18th February, 1879, and incorporated in Ontario 14th August, 1879.

The Executive officers of the Society at the 31st December, 1917, were as follows:

J. Lockie Wilson, Grand Master WorkmanToronto.
F. G. Inwood, Grand Recorder-TreasurerToronto.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amounts covered by contracts other than endowments, or for sick or funeral benefits at 31st December, 1917, \$12,444,301.72.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for endowments or benefits in the nature thereof.—None.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.		Amount.	
			\$	c.
Number of contracts in force 31st December, 1916.....	16,589		15,206,047	00
Number of contracts taken during 1917 new or renewed.....	146		95,000	00
Add amount by which various certificates were increased during 1917			4,174	00
Gross number of contracts in force at any time in 1917.....	16,735		15,305,221	00
	Number.	Amount.		
Deductions :				
Contracts matured in 1917	382	419,482	28	
Contracts lapsed in 1917	3,444	2,435,518	00	
Contracts surrendered				
Reduction of Certificates		5,919	00	
Total deductions extended	3,826	2,860,919	28	
Net contracts in force 31st December, 1917	12,909		12,444,301	72
No. of certificate holders in good standing	12,052		11,709,036	72
No. temporarily suspended.....	857		735,265	00
Grand total of certificate holders, 31st December, 1917	12,909		12,444,301	72

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, total membership of which is 719.

Number of members who died during 1917, 14.

Amount of Funeral Benefits paid in 1917, \$420.00.

IV. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received Sick and Funeral Benefits during 1917, 151.

Amount of benefits paid in 1917, in respect of sick members and Funeral Benefits, \$4,270.66.

Number of weeks' sickness experienced in 1917, 870.

Amount of cash to credit of Sick and Funeral Benefit Fund, 31st December, 1917, \$15,824.83.

V. ASSETS.

Bonds, debentures, etc.	\$908,257 73
Cash on deposit, to Society's credit, not drawn against, in the following chartered banks:	
Imperial Bank, Toronto, Beneficiary Fund	52,626 09
Imperial Bank, Toronto, General Fund	12,792 97
Imperial Bank, Toronto, Sick Fund	824 83
Assessments called, but not yet payable	48,892 00
Interest due and accrued	11,812 50
Total assets of Life Insurance Fund (not extended), \$1,004,573.93.	
" Sick and Funeral Fund (not extended), \$16,151.14.	
" General and other Funds (not extended), \$17,005.43.	
All other assets	2,524 38
Total assets	\$1,037,730.50

VI. LIABILITIES.

Amount of claims supposed or reported, or unadjusted	\$64,004 80
Amount of all other liabilities	379 76
Total liabilities	\$64,384 56

VII. MISCELLANEOUS.

Actions or proceedings instituted by or against the Society during 1917.—None.

Assessments are made for purposes of life insurance certificates monthly.

Twelve such assessments were made in 1917, each being payable on or before the last day of the month for which levied.

Registers are kept for the purposes of insurance certificates or benefits.

The Society's accounts were audited monthly during 1917.

Names and addresses of the auditors for 1917 were as follows: C. E. Cameron, Iroquois; J. M. Peregrine, Hamilton; J. J. Craig, Fergus; E. F. Drake, Ottawa.

Special Auditors: Charles G. Knott and A. E. Hagerman, Toronto, Ontario.

Certain changes were, during 1917, made in the Constitution and Rules, in relation to insurance certificates and benefits, and a copy of the same is filed with the annual statement.

Amount of bond of Grand Secretary, \$20,000.

Amount of bond of Grand Treasurer, \$5,000.

VIII. CASH RECEIPTS.

Cash balance from 1916 (not extended), \$828,125.15.

Cash received during 1917 from:

Application fees	\$152 00
Badges, etc.	272 57
Assessments	567,353 82
Per capita tax	27,543 19
Changing certificates, etc.	90 50
Organization Fund tax	5,034 81
Interest	38,309 61
Unclaimed cheques written off	69 75
Cash received from repayment of investments (not extended), \$28,696.29.	

Total receipts	<u>\$638,826 25</u>
----------------------	---------------------

IX. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1917 for:

Fraternal association	\$50 00
Law costs	622 19
Registration fee	25 00
Rent of drawer, Trust Company	40 00
Organization expenses	5,265 20
Expense of annual meeting	4,646 52
Supplies bought	125 85
Travelling expenses	904 91
Rent, light, heat and taxes	1,318 95
Salaries, officers' and auditors' fees	5,668 94
Medical Examiner's salary and expenses	649 50
Clerk hire	6,766 00
Official Journal	2,768 01
Printing, stationery and advertising	1,262 75
Postage, telegrams and express	1,039 67
Business tax	221 85
Premiums for guaranteeing lodge officers	336 82
Other management expenses	90 60

Total expenses of management	<u>\$31,802 76</u>
------------------------------------	--------------------

(b) *Miscellaneous Expenditure.*

Life insurance claims paid	460,822 17
Funeral benefits	420 00
Sick benefits	3,850 66
For investments (not extended), \$197,441.86.	

Total expenditure	<u>\$496,895 59</u>
-------------------------	---------------------

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1917.

Attained ages.	Number of Members. Col. 1	Amount of Insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	388	275,387 37	252 96	16	11,922 63
25-29.....	584	429,429 79	452 21	12	9,430 21
30-34.....	680	517,739 58	635 98	13	9,760 42
35-39.....	918	721,726 00	1,047 69	11	11,518 00
40-44.....	1,160	992,087 00	1,708 59	10	9,438 80
45-49.....	1,400	1,420,264 20	2,999 97	12	10,857 00
50-54.....	1,860	1,914,391 00	5,067 69	23	23,560 00
55-59.....	2,184	2,279,145 00	7,714 20	29	31,726 00
60-64.....	1,967	2,097,283 78	9,458 11	77	91,540 22
65-69.....	1,044	1,084,824 04	6,808 00	61	76,651 96
70-74.....	503	497,208 66	4,393 54	57	66,151 34
75-79.....	158	159,801 70	1,980 36	42	45,578 30
80-84.....	55	48,885 60	837 97	17	18,706 40
85 and over	8	6,128 00	107 11	2	2,641 00
Totals	12,909	12,444,301 72	43,464 38	382	419,482 28

THE GRAND COUNCIL OF THE CANADIAN ORDER OF CHOSEN FRIENDS.

(File 1, p. 67.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Head Office, 7 Hughson Street S., Hamilton, Ont.

Organized, 28th March, 1887, and incorporated in Ontario, 1st June, 1887.

The Executive Officers of the Society at the 31st December, 1917, were as follows:

Dr. J. W. Edwards, M.P., Grand Councillor.....Cataraqui.
John L. Davidson, Grand Vice-Councillor.....Toronto.
Rev. A. J. Paul, B.A., Past Grand Councillor.....Toronto.
Wm. F. Montague, Grand Recorder.....Hamilton.
Samuel Broadfoot, Grand Treasurer.....Guelph.
A. R. Hassard, B.C.L., Grand Representative.....Toronto.
Wm. Benson, Grand Representative.....Toronto.
W. H. Woods, M.D., Grand Representative.....Mt. Brydges.
Sheriff Alex. Morris, Grand Representative.....Pembroke.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by endowment contracts.—None.
Amount covered by insurance at 31st December, 1917, \$26,098,873.38.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(b) *Contracts for Insurance, other than Endowments, Sick or Funeral Benefits.*

	Number.		Amount.	
			\$	c.
Contracts in force 31st December, 1916	31,181		27,902,878	81
Add contracts taken 1917, new and renewed	668		351,500	00
Add amount by which various certificates were increased during 1917.			2,500	00
Gross number and amount of contracts on foot at any time during 1917	31,849		28,256,878	81
	Number.	Amount.		
Deductions:			\$	c.
Contracts matured in 1917.....	449	413,668	76	
Contracts lapsed in 1917	1,690	1,173,607	00	
Contracts surrendered in 1917	130	83,144	00	
Add to above deductions the amount by which various certificates still on foot were reduced in 1917.....		68,101	67	
Total deductions.....	2,269	1,738,521	43	
Net contracts on foot 31st December, 1917	29,580		26,518,357	38
Number of certificate holders in good standing at 31st December, 1917	28,958		26,098,873	38
Temporarily suspended	622		419,484	00

III. FUNERAL BENEFITS.

The Grand Council undertakes Funeral Benefits.

The total membership of this branch, 31st December, 1917, 7,617.

Number of members who died during 1917, 82.

The total amount of Funeral Benefits paid during 1917, \$3,950.00.

The total amount of cash standing to credit of Funeral Benefit Fund, \$130,460.24.

IV. SICK BENEFITS.

The Grand Council undertakes Sick Benefits.

Number of members who received Sick Benefits during 1917, 1,534.

The total amount of Sick Benefits paid in 1917, \$33,462.35.

The number of weeks' sickness experienced in 1917, 8,285 4-7.

Total amount of cash standing to the credit of the Sick Benefit Fund at 31st December, 1917, was \$130,460.24.

The number of females who received benefits in respect of sickness during 1917 was 427, and the average weeks of illness, 6.51

The number of males who received benefits in respect of sickness during 1917 was 1,107, and the average weeks of illness, 4.97

V. ASSETS.

Bonds, debentures and securities	\$1,115,821 07
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:	
Bank of Hamilton, Hamilton, Ont., Life Insurance Fund Account ..	82,240 68
Bank of Hamilton, Hamilton, Ont., Sick Benefit Fund Account	13,504 64
Bank of Hamilton, Hamilton, Ont., General Fund	30,536 63
Bank of Hamilton, Hamilton, Ont., Guarantee Fund	1,000 00
Bank of Hamilton, Hamilton, Ont., Child Insurance Fund	11 43
Dues and assessments called, but not yet payable, estimated at	44,482 53
Interest	30,601 54
Amount due under Liens on Certificates <i>re</i> errors in age	3,362 35
Outstanding accounts, less provision for bad debts	2,186 00
Per capita tax of last month of 1917, estimated at	2,625 00
Supplies, etc., in stock	3,530 32
Office furniture, etc., less amount written off for depreciation	1,758 40
Total assets of Life Insurance Fund (not extended)	\$1,151,061 00
Total assets of Sick and Funeral Fund	138,951 81
Total assets of Guarantee Fund	1,210 32
Total assets of General and other Funds	41,086 35
Total assets of Child Insurance Fund	25 58
Other assets (detailed in memo.)	674 47
Total assets	\$1,332,335 06

VI. LIABILITIES.

Amount of claims supposed	\$85,772 68
All other liabilities	1,410 59
Total liabilities	<u>\$87,183 27</u>

VII. MISCELLANEOUS.

Actions instituted by or against the Grand Council during 1917.—None.

Assessments are made for purposes of insurance certificates monthly, and are payable 30 days before the first day of each month, without notice; twelve of such assessments were made during 1917.

The Society's books were duly audited on February 12th, April 16th, July 23rd, and October 23rd, 1917.

The following books of record and account are kept for purposes of insurance certificates or benefits: Life Insurance Registers, Sick Benefit Certificate Registers, Registers of Claims, Bonds, etc., Cash Books, Daily Balance Book, Ledgers, Journal, Quarterly Report Book, Book of Statistics, Statistical Cards, and Card Ledgers.

The names and post office addresses of the auditors for 1917 were as follows: Chas. L. Bass, Toronto; A. M. Legg, London.

No changes were, during 1917, made in the organization or management of the Society, in relation to insurance certificates or benefits.

Certain changes were, during 1917, made in the Constitution and Laws, in relation to insurance certificates or benefits.

Amount of bond of Grand Secretary, \$5,000.00.

Amount of bond of Grand Treasurer, \$2,000.00.

Number of members in Ontario at 31st December, 1917, 24,787.

Number of certificate holders in Ontario at 31st December, 1917, 24,787.

Amount of insurance in force in Ontario at 31st December, 1917, \$22,816,042.38.

Number of members in Ontario who died during 1917, 398.

Amount of death benefits paid to Ontario members during 1917, \$360,732.94.

Amount of disability benefits paid to Ontario members during 1917, \$64,445.67.

VIII. CASH RECEIPTS.

Cash balance from 1916 (not extended), \$132,901.45.

Cash received during 1917 from:

Assessments in Life Insurance Department	\$463,514 23
Assessments in Sick Benefit Department	41,584 37
Assessments in Child Insurance Department	11 43

Per capita tax	38,462 30
Supplies sold and certificate fees, etc.	2,145 55
Interest	58,413 00
Premium for guarantee of lodge officers	833 27
Other sources	35 00
Cash received from investments (not extended), \$57,023.91.	
Total receipts	<u>\$604,999 15</u>

IX. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1917 for:

Fees to Canadian Fraternal Association	\$65 00
Commission and organization account	7,638 71
Actuarial services	400 00
Registration fees	190 00
Investigation of claims, etc.	1,479 29
Expenses of Annual or Biennial Meeting	13,723 30
Supplies bought	1,668 20
Office furniture, etc.	24 00
Travelling expenses	572 67
Rent and heat, etc.	845 28
Managing officers' salaries and officers' and auditors' fees	6,896 75
Medical examiner's salary and expenses	4,873 02
Clerk hire	6,400 05
Official journal	1,817 95
Printing	2,507 17
Postage, telegrams and express	2,003 90
Premiums for guarantee of grand officers	21 00
Other expenses of management	252 71
Total expenses of management	<u>\$51,379 00</u>

(b) Miscellaneous Expenditure.

Life insurance claims other than endowments	404,975 79
Funeral benefits	3,950 00
Sick benefit assessments returned	49 27
Sick benefits	33,462 35
Total disability benefits	66,045 67
All other expenditure	1,100 00
Cash paid for investments (not extended), \$106,669.05.	

Total expenditure	<u>\$560,962 08</u>
-------------------------	---------------------

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1917.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	1,549	1,009,538 00	880 33	23	14,250 00
25-29.....	2,004	1,377,688 00	1,276 85	22	14,250 00
30-34.....	2,595	1,895,094 00	1,961 16	17	14,000 00
35-39.....	3,083	2,354,628 00	2,657 29	24	17,554 00
40-44.....	3,812	3,191,095 00	3,900 54	23	18,950 00
45-49.....	4,007	3,800,682 28	4,950 88	43	41,835 00
50-54.....	3,930	3,925,164 00	5,623 78	45	39,679 00
55-59.....	3,265	3,357,652 80	5,375 95	53	49,293 00
60-64.....	2,244	2,456,146 80	4,370 71	55	52,921 76
65-69.....	1,335	1,578,174 47	3,199 92	59	65,713 20
70-74.....	772	876,990 04	2,128 71	51	55,605 20
75-79.....	327	254,598 85	968 82	32	27,617 60
80-84.....	34	20,221 14	103 59	2	2,000 00
85 and over.....	1	1,200 00	4 76	.....	.....
Totals.....	28,958	26,098,873 38	37,403 29	449	413,668 76

THE ORDER OF CANADIAN HOME CIRCLES.

(File 1, p. 81.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Head Office, Richmond Street East, Toronto.

Organized 2nd October, 1884; incorporated in Ontario, 28th October, 1885.

The Executive Officers of the Society at the 31st December, 1917, were as follows:
R. W. Hawkins, Supreme LeaderBrownsville.
V. A. Sinclair, M.P.P., Supreme Vice-LeaderTillsonburg.
J. M. Foster, B.A., Supreme SecretaryToronto.
W. B. Graham, Supreme TreasurerToronto.
N. Sommerville, M.A., K.C., Supreme SolicitorToronto.
A. T. Hobbs, M.D., Supreme Medical ExaminerGuelph.
Dr. T. S. Boyle, Supreme Past LeaderWindsor, N.S.

I. CURRENCY OF INSURANCE CERTIFICATES.

(a) Contracts for endowments or for benefits in the nature thereof, \$2,346,006.50.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) *Contracts for Endowments or for Benefits in the nature thereof.*

	Number.	Amount.
Contracts in force 31st December, 1916	4,184	\$ 2,447,580 00
Add contracts taken during 1917, new or renewed.....	128	54,750 00
Gross number and amount of contracts on foot at any time during 1917	4,312	2,502,330 00
Deductions :		
Contracts matured in 1917 by death	75	\$ 47,000 00
Contracts lapsed in 1917.....	235	101,663 50
Contracts matured during 1917 (endow- ment) and total disability .....	.....	5,060 00
Amount by which various certificates on foot were reduced.....	(7)	2,600 00
Total deductions extended.....	310	156,323 50
Net endowment contracts on foot at 31st December, 1917.....	4,002	2,346,006 50

(b) *Contracts for Insurance other than Endowments, Sick Benefits, or Funeral Benefits.*

	Number.	Amount.
Contracts in force 31st December, 1916	6,158	\$ 4,795,639 00
Add contracts taken during 1917, new or renewed.....	132	60,250 00
Gross number and amount of contracts on foot at any time during 1917	6,290	4,855,889 00
	Number.	Amount.
Deductions:		
Contracts matured in 1917 by death	114	\$ 100,355 00
Contracts lapsed in 1917.....	321	201,968 50
Amount by which various certificates on foot were reduced.....	(8)	3,100 00
Total deductions extended.....	435	305,423 50
Net insurance contracts	5,855	4,550,465 50
Number of certificate holders in good standing on 31st December, 1917	5,770	6,796,652 00
Number of certificates temporarily suspended.....	85	99,820 00
Grand total of certificate holders 31st December, 1917.....	5,855	6,896,472 00

III. FUNERAL BENEFITS.

The Order has no Funeral Benefit Department.

IV. SICK BENEFITS.

Number of members in Sick Benefit Department, 242.
Sick Benefits are undertaken by the Supreme Body only.
Number of members who received Sick Benefits during 1917, 57.
Amount of benefits paid to sick members, \$1,512.00.
Number of weeks' sickness experienced in 1917, 378.
Total amount of cash to credit of fund, 31st December, 1917, \$5,097.95.

V. ASSETS.

Cash value of bonds and debentures	\$384,183 97
Cash on deposit to Society's credit, not drawn against, in the following chartered bank:	
Dominion Bank, Toronto, Ont.	89,017 94
Dues and assessments called, but not yet payable	23,589 47
Interest due and accrued	4,805 44
Amount of liens on certificates in force	66,458 99
All other assets	1,309 45
Total assets Life Insurance Fund (not extended)	\$467,715 81
Total assets Endowment Fund (not extended)	93,313 12
Total assets Sick and Funeral Fund (not extended)	5,345 12
Total assets General and other Funds (not extended) ..	2,991 21
Total assets	\$569,365 26

VI. LIABILITIES.

Amount of admitted claims	\$4,953 34
Other liabilities	1,096 25
Total liabilities	<u>\$6,049 59</u>

VII. MISCELLANEOUS.

Actions or proceedings instituted or prosecuted by or against the Society during 1917: Baker vs. O. C. H. C., Supreme Court of Ontario, \$3,000.00; Defence: Insurance had lapsed, the assignment under which the money was claimed was improper and the action was defective. Judgment reserved.

Assessments are made monthly.

Twelve assessments were made during 1917, each being payable the first day of each month.

The Society's accounts were audited in April, August and October, 1917, and February, 1918.

The books of record kept for purposes of insurance certificates are: Register of Certificates issued, Register of Circle Membership, Ledgers, Cash Books, etc.

Names and addresses of the auditors for 1917 were as follows: A. R. Thompson, Merritton, Ont.; J. L. Buck, Port Rowan.

Certain changes were made in the Constitution during 1917.

Amount of bond of Supreme Secretary, \$10,000.00.

Amount of bond of Supreme Treasurer, \$3,000.00.

Number of members in Ontario 31st December, 1917, 5,301.

Amount of insurance in force in Ontario at 31st December, 1917, \$6,281,512.00.

Number of members in Ontario who died during 1917, 107.

Amount of death benefits paid Ontario members during 1917, \$143,594.39.

Amount of disability benefits paid to Ontario members during 1917, \$4,210.74.

VIII. CASH RECEIPTS.

Cash balances from 1916 (not extended), \$86,709.06.

Cash received during 1917 from:

Application fees	\$168 00
Assessments	245,910 38
Per capita tax and levies	11,025 97
Charter fees	11 00
Supplies sold	87 79
Interest and dividends	19,198 11
All other sources	174 53
Repayment of loan (not extended), \$41,187.46.	

Total receipts	<u>\$276,575 78</u>
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IX. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1917 for:	
Commission	\$3,513 91
Registration fees	135 00
Supplies bought	173 24
Expenses of annual of biennial meeting	1,441 55
Travelling expenses	239 05
Law costs	1,803 01
Rent, light, heat and taxes	590 26
Salaries, officers, auditors	3,791 22
Clerk hire	2,465 55
Medical Examiner—salary and expenses	133 51
Official Journal	955 37
Printing, stationery and advertising	584 48
Postage, telegrams and express	649 76
Premiums for guarantee of lodge officers	56 00
Other management expenses (detailed in memo.)	512 42
<hr/>	
Total expenses of management	\$17,044 33

(b) Miscellaneous Expenditure.

Endowments benefits	24,702 57
Life insurance claims other than endowments	151,094 39
Sick benefits	1,512 00
Total disability benefits	5,060 74
All other	18 00
For investments (not extended), \$116,022.33.	
<hr/>	
Grand totals	\$199,432 03

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1917.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	87	73,000 00	67 12	.....	.....
25-29.....	206	189,000 00	199 97	3	2,000 00
30-34.....	380	398,000 00	486 05	4	3,500 00
35-39.....	499	522,190 00	751 54	2	1,500 00
40-44.....	621	677,000 00	1,130 25	2	2,000 00
45-49.....	824	943,640 00	1,974 91	11	14,860 00
50-54.....	943	1,115,930 00	2,871 62	8	12,500 00
55-59.....	853	1,087,964 00	3,558 67	17	23,760 00
60-64.....	684	883,890 00	3,674 48	18	21,000 00
65-69.....	437	561,640 00	3,079 79	15	22,460 00
70-74.....	233	332,725 00	2,433 00	19	26,424 00
75-79.....	65	85,333 00	818 29	9	10,911 00
80-84.....	20	23,510 00	321 30	6	6,440 00
85 and over.....	3	2,650 00	47 33	.....	.....
<hr/>		<hr/>		<hr/>	
Totals.....	5,855	6,896,472 00	21,414 32	114	147,355 00

THE ODDFELLOWS' RELIEF ASSOCIATION OF CANADA.

(Returns Book, p. 257 B.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Head Office, King Street, Kingston, Ont.

Organized 9th May, 1874; incorporated 16th April, 1875.

The Executive Officers of the Society at 31st December, 1917, were as follows:

James A. Minnes, PresidentKingston.
John O. Donogh, Vice-PresidentToronto.
R. Meek, Secretary-TreasurerKingston.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for Endowments or for benefits in the nature thereof.—None.

(b) *Contracts for Insurance other than Endowments.*

	Number.		Amount.	
Contracts in force 31st December, 1916	26,603		\$ 31,625,000 00	
Add contracts taken during 1917, new or renewed.....	567		624,000 00	
Add amount by which various certificates were increased during 1917.			9,500 00	
Gross number and amount of contracts on foot at any time during 1917	27,170		32,258,500 00	
	Number.	Amount.		
Deductions:				
Contracts matured in 1917.....	334	\$ 424,750 00		
Contracts lapsed in 1917.....	978	1,075,750 00		
Contracts cancelled in 1917.....	45	49,500 00		
Contracts surrendered in 1917.....	13	14,500 00		
Add to above deductions the amount by which various certificates still on foot were reduced during 1917		8,000 00		
Total deductions extended.....	1,370	1,572,500 00	1,370	1,572,500 00
Net contracts on foot at 31st December, 1917.....	25,800		30,686,000 00	

III. AND IV. SICK AND FUNERAL BENEFITS.—None.

V. ASSETS.

Cash value of bonds, debentures, etc.	\$1,611,369 65
Cash on hand	17 76
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:	
Standard Bank, Kingston, Ont.	43,036 95
Montreal Bank, Kingston, Ont.	2,377 03
Montreal Bank, Port Hope	6,838 01
Royal Bank, Quebec	5,000 00
Dues and assessments called, but not yet payable	68,424 77
All other assets	6,260 30
Total assets	<u>\$1,743,324 47</u>

VI. LIABILITIES.

Amount of claims admitted by Society	\$74,125 00
Total liabilities	<u>\$74,125 00</u>

VII. MISCELLANEOUS.

Actions instituted against the Society in 1917: None.

Six assessments were made during 1917, as follows: 15th January, March, May, July, September, and November.

The books and accounts were audited during the year, monthly.

The following books are kept by the Society: Cards of Membership and Insurance; Record by Book Form of Membership and Insurance; Registers of Agency and Individual Accounts; Registers of Certificates cancelled through deaths, lapses, withdrawals, etc.; Register of Disability Claims (paid or rejected); Cash Book; Ledger and Journal.

Names and post office address of the auditors of 1917: John Nicolle, J. G. Ettinger, Kingston.

No changes were made in the management or system during 1917.

Certain changes were made, during 1917, in the Constitution and Rules, in relation to insurance certificates or benefits.

Amount of bond of Secretary-Treasurer, \$10,000.00.

Number of members in Ontario at 31st December, 1917, 15,018.

Number of certificate holders in Ontario at 31st December, 1917, 15,018.

Number of members in Ontario who died during 1917, 194.

Amount of insurance in force in Ontario at 31st December, 1917, \$17,683,500.00.

Amount of death benefits paid to Ontario members during 1917, \$238,811.87.

Amount of disability benefits paid to Ontario members during 1917, nil.

VIII. CASH RECEIPTS.

Cash balance from 1916 (not extended), \$55,854.79.

Cash received during 1917 from:

Application fees	\$260 00
Assessments	367,890 77
Per capita and levies	75,543 62
Interest	82,709 39
All other sources	466 09
Repayment of investments (not extended), \$59,701.19.	

Total cash receipts	<u>\$526,869 87</u>
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IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1917 for:

Commission	\$7,092 70
Law costs	279 53
Registration (Ontario, \$25)	340 00
Annual meeting	2,517 58
Supplies bought	433 90
Travelling expenses	2,150 10
Rent, heat and taxes	2,010 22
Salaries, officers' and auditors' fees	12,498 39
Medical Examiners' salary and expenses	1,010 00
Printing, stationery and advertising	2,624 73
Postage, telegrams, telephone and express	2,934 49
Actuarial expenses	762 75
Directors	510 44
Premiums for guarantee of lodge officers	267 22
Commissions on collections of assessments	23,527 36
Commissions on fees	241 75
Commission on capita tax	1,969 37
Commission on war levy	2,840 31
Canadian Fraternal Association	60 00
Manitoba Board	300 00
Other management expenses (detailed in memo.)	462 51

Total expenses of management	<u>\$64,833 35</u>
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(b) *Miscellaneous Expenditure.*

Life insurance claims other than endowment	412,610 61
Total disability benefits	500 00
Expenditure other than foregoing	798 43
Investments (not extended), \$120,628.75.	

Total expenditure	<u>\$478,742 39</u>
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Schedule by ages of membership, amount of insurance, etc., at 31st December, 1917.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$ c.	\$ c.		* \$ c.
16-24.....	167	172,500 00	137 54	2	1,500 00
25-29.....	1,486	1,514,000 00	1,224 46	20	18,700 00
30-34.....	3,425	3,639,500 00	3,035 96	26	26,000 00
35-39.....	4,625	5,100,500 00	4,459 23	34	35,904 85
40-44.....	4,571	5,228,750 00	4,838 35	26	32,000 00
45-49.....	3,817	4,612,750 00	4,493 02	31	43,464 64
50-54.....	3,040	3,934,750 00	3,825 62	35	44,890 93
55-59.....	2,198	2,991,750 00	2,915 28	44	61,260 88
60-64.....	1,277	1,803,250 00	1,795 09	34	44,567 46
65-69.....	700	990,000 00	1,038 58	36	52,165 95
70-74.....	334	481,250 00	486 32	25	35,809 85
75-79.....	110	153,500 00	146 81	15	18,912 85
80-84.....	42	54,500 00	51 96	5	6,000 00
85 and over.....	8	9,000 00	8 93	1	1,500 00
Totals.....	25,800	30,686,000 00	28,457 15	334	422,677 41

THE HIGH COURT OF THE CANADIAN ORDER OF FORESTERS.

(Returns Book, p. 130.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Head Office, 84 Market Street, Brantford, Ontario.

Organized 25th November, 1879, and incorporated in Ontario 1st December, 1879.

The Executive Officers of the Society at the 31st December, 1917, were as follows:

David Allan, High Chief Ranger	Grimsby, Ont.
J. A. A. Brodeur, High Vice-Chief Ranger	Montreal, Que.
R. Elliott, High Secretary	Brantford, Ont.
A. R. Galpin, High Treasurer	Brantford, Ont.
David Allan	}Elected Members.....
J. A. A. Brodeur	
A. R. Coffin	
G. H. Davidson	
John Craine	
David Fraser	
Dr. E. W. Moles	
	Grimsby, Ont.
	Montreal, Que.
	Truro, N.S.
	Winnipeg, Man.
	Smith's Falls, Ont.
	Hamilton, Ont.
	Norwich, Ont.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by contracts other than for Endowment or for Sick and Funeral Benefits, \$84,621,500.00.

II. MOVEMENT IN INSURANCE CERTIFICATES.

- (a) Contracts for Endowments or for Benefits in the nature thereof: None.
- (b) Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.

	Number.	Amount.
Contracts in force 31st December, 1916	90,325	\$ 89,792,500 00
Add contracts taken during 1917, new or renewed.....	1,509	1,437,000 00
Gross number and amount of contracts on foot at any time during 1917	91,834	91,229,500 00
	Number.	Amount.
Deductions:		
Contracts matured in 1917.....	941	\$ 946,500 00
Contracts lapsed and cancelled in 1917.	5,961	5,661,500 00
Total deductions extended.....	6,902	6,608,000 00
Net contracts in force 31st December, 1917.....	84,932	84,621,500 00

III. FUNERAL BENEFITS.

The Funeral Benefits are undertaken by the High Court and the Subordinate Courts, and the total membership of this department was, at the 31st December, 1917, \$56,624.

Number of members of the Society who died during 1917, 575.

The total amount of Funeral Benefits paid in 1917, High Court, \$28,750.00; Subordinate Courts, \$11,568.18.

The total amount of cash standing to the credit of the Sick and Funeral Benefit Fund at 31st December, 1917, was: High Court, \$535,907.08; Subordinate Courts, \$168,746.64.

IV. SICK BENEFITS.

The Sick Benefits are undertaken by the High Court and Subordinate Courts.

Number of claims for Sick Benefits during 1917, 6,761.

Total amount of Sick Benefits paid in 1917, High Courts, \$174,824.10; Subordinate Courts, \$19,622.47.

Number of weeks' sickness experienced in 1917, 39,390 4-7.

Amount paid for medical attendance during 1917 (subordinate), \$8,263.11.

Total amount of cash standing to the credit of the Sick and Funeral Benefit Fund at 31st December, 1917. See under Funeral Benefits.

V. ASSETS.

Cash value of real estate (office premises)	\$13,523 24
Cash value of bonds, debentures and other securities, as per list enclosed.	6,304,241 87
Actual cash on hand, as per audit statement, 31st December, 1917	\$168,746 64
(Cash mentioned in above item is held by Treasurers and Trustees of Subordinate Courts).	
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:	
Standard Bank, Brantford (current account)	67,263 78
Standard Bank, Brantford (current account)	22,515 30
Union Bank, Winnipeg (current account)	1,749 75
Royal Bank, Quebec	5,000 00
Interest due and accrued	127,222 02
Office furniture and fixtures	9,622 62
Total assets of Life Insurance Fund (not extended)	\$5,962,170 36
Total assets of Sick and Funeral Fund (not extended)	549,053 47
All other assets	4,716 97
Total assets	\$6,555,855 55
Less debit, Union Bank, Winnipeg, Man.	16,768 89
	<u>\$6,539,086 66</u>

VI. LIABILITIES.

Amount of claims admitted	\$125,780 81
Amount of Sick and Funeral Benefit claims, standing unpaid or unadjusted	3,476 70
Amount of all other liabilities	15,371 69
Total liabilities	<u>\$144,629 20</u>

VII. MISCELLANEOUS.

Suits instituted against the Society during 1917:

Mae Kelly vs. C.O.F., \$500.00. Defendant claims that insured changed his occupation to fireman and did not notify High Court and Subordinate Court of such change, therefore, policy was scaled down as per rules to \$596.33. Case has not been brought to trial.

Assessments for purposes of life insurance certificates are made monthly.

Twelve assessments were made in 1917, payable on or before the last day of each month for the next succeeding month.

The Society's accounts were, during 1917, daily audited by resident auditors.

The following books of record or account are kept for purposes of insurance certificates or benefits: Cash Book, Record Books, Certificate Registers, Insurance and Sick and Funeral Benefit Ledgers.

Names and post office addresses of the Auditors for 1917 were as follows: W. L. Roberts, Brantford and J. P. Hoag, Toronto, Ont.

Certain changes were made during 1917 in the Constitution in relation to insurance certificates and benefits.

Amount of High Secretary's bond, \$60,000; High Court Treasurer's bond, \$75,000.

Number of certificate holders in Ontario at 31st December, 1917, 43,892.

Amount of insurance in force in Ontario at 31st December, 1917, \$43,895,000.00.

Number of members in Ontario who died during 1917, 493.

Amount of death benefits paid to members during 1917, \$492,905.36.

VIII. CASH RECEIPTS.

Cash balance from 1916 (not extended), \$6,127,406.22.

Cash received during 1917:

	High Court.	District High Courts.	Subordinate Courts.
Application and initiation fees .....	.....	.....	\$3,453 78
Dues .....	.....	.....	153,918 13
Assessments	\$941,936 44	.....	.....
Per capita tax	106,233 92	\$10,807 40	.....
Fees	4,046 75	350 50	.....
Insurance levies	121,955 50	.....	.....
General Fund levies	35,415 50	3,541 00	.....
Supplies sold	1,124 08	379 48	.....
Premiums for guarantee bonds	1,924 00	232 50	.....
Interest	332,029 90	20 35	.....
Other sources	3,555 30	1,750 45	87,162 53
Cash received from investments (not extended), \$475,456.46.			
Totals	<u>\$1,548,221 39</u>	<u>\$17,081 68</u>	<u>\$244,534 44</u>

IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

	High Court.	District High Courts.	Subordinate Courts.
Cash paid during 1917 for:			
Office expenses District High Court		\$1,136 11	.....
Organization expenses	\$49,306 76	2,360 25	.....
Law costs	1,802 11	.....	.....
Laws Committee	48 88	.....	.....
Registration fees	196 00	.....	.....
Investigation expenses	2,105 54	.....	.....
Executive Committee	1,456 32	66 50	.....
Supplies and printing	6,320 01	208 00	.....
Medical board	78 75	52 25	.....
Annual meeting	3,347 39	2,073 40	.....
Light, heat, taxes	865 29	.....	.....
Managing officers' salaries and officers' and auditors' fees	11,499 92	2,760 00	.....
Clerk hire	16,720 83	800 00	.....
Official journal	8,749 04	.....	.....
Stationery and advertising	3,633 70	787 45	.....
Postage, telegrams, etc.	3,559 36	37 79	.....
Guarantee of bonds	1,054 95	.....	.....
Other management expenses in memo.	2,769 90	.....	.....
Total expenses of management	\$113,514 75	\$10,281 75	.....

(b) *Miscellaneous Expenditure.*

Life insurance claims	941,343 77	.....	.....
Funeral benefits	28,750 00	.....	11,568 18
Sick benefits	174,824 10	.....	19,622 47
District High Court grants .....	.....	450 00	.....
Gratuities	560 50	.....	.....
Medical attendance .....	.....	.....	8,263 11
District deputies .....	.....	38 15	.....
Office furniture	588 55	.....	.....
Expenses of delegates, District High Court	175 00	.....	.....
Exchange and interest	1,866 49	.....	.....
Water rates	9 00	.....	.....
High Court grants	4,075 00	.....	.....
Rates Committee	558 15	.....	.....
Mortality expense account	2,297 66	.....	.....
Remitted to High Court on account .....	.....	6,699 00	.....
Office premises	163 11	.....	.....
Active Foreign Service Volunteers	35,364 18	.....	.....
Expenses, good of Order	534 59	.....	.....
Expenditure other than foregoing	814 84	.....	217,247 70
Total expenditure	\$1,305,439 69	\$17,468 90	\$256,701 46

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1917.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	6,488	6,164,500 00	3,809 84	99	91,400 00
25-29.....	10,062	9,596,000 00	5,968 21	118	112,118 50
30-34.....	12,717	12,180,000 00	7,965 15	96	90,173 08
35-39.....	12,908	12,499,000 00	8,262 70	94	88,519 41
40-44.....	12,399	12,239,500 00	8,489 64	84	85,823 53
45-49.....	10,684	10,866,500 00	8,040 05	81	84,248 71
50-54.....	8,558	9,010,500 00	6,637 13	79	83,283 37
55-59.....	5,936	6,471,000 00	5,320 45	91	95,287 37
60-64.....	3,062	3,368,000 00	2,928 72	78	87,489 84
65-69.....	1,345	1,434,500 00	1,230 81	63	65,649 23
70-74.....	541	559,000 00	467 45	29	28,725 82
75-79.....	165	166,000 00	106 00	13	12,958 24
80-84.....	56	56,000 00	35 65	12	12,000 00
85 and over.....	11	11,000 00	7 15	4	3,666 67
Totals.....	84,932	84,621,500 00	59,268 95	941	941,343 77

THE GRAND LODGE OF THE CANADIAN ORDER OF ODDFELLOWS.

(Returns Book, p. 142.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Head Office, 72 Queen Street West, Toronto.

Organized in June 1852, and incorporated in Ontario 12th September, 1882.

The Executive Officers of the Society, at the 31st December, 1917, were as follows:

Thos. S. Hudson, Grand Master Montreal.
Adam Thomson, Deputy Grand Master Galt.
C. H. Bamfylde, Past Grand Master Hamilton.
Wm. Crellin, Grand Representative Kintore.
Chas. A. Terhune, Grand Representative Port Rowan.
Robert Fleming, Grand Secretary Toronto.
W. H. Shaw, Grand Treasurer Toronto.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by contracts other than for endowments or for Sick or
Funeral benefits in force 31st December, 1917 \$2,228,630 67

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for Endowments or for Benefits in the nature thereof.

	Number.	Amount.
Contracts in force 31st December, 1916.....	17	\$ 7,600 00
Gross number and amount of contracts on foot at any time during 1917	17	7,600 00
	Number.	Amount.
Deductions:		
Contracts matured in 1917.....	14	\$5,731 05
Contracts surrendered in 1917.....	3	1,500 00
Contracts cancelled in 1917.....		
Add to above deductions the amount by which various certificates still on foot were reduced during 1917		368 95
Total deductions extended.....	17	7,600 00
Net endowment contracts on foot 31st December, 1917		

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
Net contracts in force 31st December, 1916	3,140	\$ 2,275,938 67
Add contracts taken in 1917, new or renewed.....	46	33,250 00
Gross number and amount of contracts on foot at any time during 1917	3,186	2,309,188 67
	Number.	Amount.
Deductions:		
Contracts matured in 1917.....	45	\$ 35,586 73
Contracts lapsed, surrendered or cancelled in 1917	163	37,306 00
Members with two policies.....	73	.....
Add to above deductions the amount by which various certificates still on foot were reduced during 1917.....	.....	7,665 27
Total deductions extended.....	281	80,558 00
	281	80,558 00
Net contracts on foot 31st December, 1917	2,905	2,228,630 67

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Grand Lodge.

Forty-six members died during 1917, and the amount of funeral benefits paid was \$1,840.00.

Total cash standing to credit of Funeral Fund, 31st December, 1917: \$15.98.

IV. SICK BENEFITS.

Sick benefits are undertaken by Grand and Subordinate Lodges.

Number of members who received sick benefits in 1917: Grand Body, 5; Subordinates, 245.

The total amount of benefits paid in 1917: Grand Body, \$183.88; Subordinates, \$4,454.29.

Number of weeks' sickness experienced in 1917: Grand body, 49; Subordinates, 1,344.

The total amount paid for medical attendance was \$1,782.02.

Total cash standing to credit of Sick Fund: Grand Body, \$2,216.66; Subordinate Bodies, \$7,430.50.

V. ASSETS.

	Grand Body.	Subordinate Bodies.
Cash value of real estate .....	.....	\$4,700 00
Cash value of mortgages	\$10,800 00	1,000 00

Cash value of bonds, debentures and securities	177,645 83	3,775 11
Cash on hand	197 41	61 50
Cash on deposit to the Society's credit, not drawn against as follows:		
In Dominion Bank, Toronto	10,866 92	13,800 36
Dues and assessments due and unpaid	3,328 50	.....
Interest due and accrued on mortgages	4,755 64	18 08
Total assets of Life Insurance Fund (not extended)	\$194,136 50	
Total assets of Sick Fund (not extended) ..	2,232 64	
Total assets of Guarantee Fund (not extended)	500 00	
Total assets, General and other Funds (not extended)	3,007 16	
All other assets	1,357 57	7,739 22
Total assets	\$208,951 87	\$31,094 27

VI. LIABILITIES.

Amount of claims admitted	\$10,250 00	.....
Amount of other liabilities	24 47	\$1,246 92
Total liabilities	\$10,274 47	\$1,246 92

VII. MISCELLANEOUS.

Assessments are made for purposes of life insurance monthly, and are payable on the first of each month. Twelve such assessments were made during 1917.

Books of record or account kept by the Society: Register of Certificates, Register of Lodges, Cash Book, Journals and Ledgers.

The Society's books were duly audited 31st January, 1918.

The names and post office addresses of the auditors for 1917 were as follows: W. L. Young, Markdale, Ont.; W. R. Day, Toronto.

No changes were, during 1917, made in the Constitution and Rules, in respect of insurance certificates or benefits.

Amount of bond of Grand Secretary, \$2,000.00.

Amount of bond of Grand Treasurer, \$2,000.00.

Number of members in Ontario, 2,736.

Number of certificate holders in Ontario at 31st December, 1917, 2,736.

Amount of insurance in force in Ontario at 31st December, 1917, \$2,080,880.67.

Number of members in Ontario who died during 1917, 43.

Amount of death benefits paid to Ontario members during 1917, \$34,086.73.

Amount of disability benefits paid to Ontario members during 1917, \$300.00.

Amount of endowment benefits paid to Ontario members during 1917, \$5,731.05.

VIII. CASH RECEIPTS.

Cash balance from 1916 (not extended), Grand Body, \$21,329.96.

	Grand Body.	Subordinate Bodies.
Cash received during 1917 from:		
Application fees	\$90 50	.....
Initiation fees .....	.....	\$120 82

Degrees and cards .....	.....	38 00
Assessments (premiums)	35,314 50	.....
Per capita tax and levies	8,192 10	19,581 50
Supplies sold	76 53	.....
Interest	9,986 95	439 99
Premiums for guarantee	231 00	.....
All other sources	4,276 37	1,741 24
From investment (not extended), \$6,989.53.		
Total receipts	\$58,167 95	\$21,921 55

IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

	Grand Body.	Subordinate Bodies.
Cash paid during 1917 for:		
Per capita tax or levies .....	.....	\$10,061 60
Commission and organization	\$120 50	.....
Law costs	196 93	.....
Registration fees	35 00	.....
Expenses of biennial meeting	977 75	155 00
Supplies bought	21 18	431 25
Travelling expenses	50 90	68 00
Rent, light, heat and taxes	480 00	1,802 62
Salaries, officers' and auditors' fees	2,475 00	1,390 66
Clerk hire	1,085 00	125 50
Medical Examiner's salary	400 00	1,782 02
Official journal of proceedings	510 40	.....
Printing, stationery and advertising	188 10	164 50
Postage, telegrams and express	255 03	750 25
Premium for guarantee	16 00	231 00
Other expenses .....	.....	276 69
Total expenses of management	\$6,811 79	\$17,239 09

(b) *Miscellaneous Expenditure.*

Endowments	5,731 05	.....
Life insurance claims	35,586 73	.....
Funeral benefits	1,840 00	.....
Sick benefits	183 88	4,454 29
Disability benefits	300 00	.....
Other expenditure	1,230 51	.....
Cash paid for investments (not extended), \$23,739.15.		
Total expenditure	\$51,683 96	\$21,693 38

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1917.

Attained ages.	Number of members. Col. 1.	Amount of insurance. Col. 2.	Amount of monthly payments. Col. 3.	Number of deaths during year. Col. 4.	Death losses incurred during year. Col. 5.
		\$ c.	\$ c.		\$ c.
16-24.....	160	98,750 00	89 49	5	3,500 00
25-29.....	199	127,000 00	124 23	3	2,500 00
30-34.....	299	210,500 00	220 30	1	1,000 00
35-39.....	351	255,000 00	279 60	2	1,473 60
40-44.....	390	300,750 00	362 91	3	2,468 46
45-49.....	402	318,650 00	410 71	2	1,500 00
50-54.....	349	305,915 00	437 99	3	2,000 00
55-59.....	313	263,650 00	431 97	4	3,966 02
60-64.....	204	170,442 25	304 82	4	3,978 65
65-69.....	158	122,917 00	245 72	8	5,500 00
70-74.....	62	45,656 42	94 10	7	6,100 00
75-79.....	13	7,300 00	16 74	3	1,600 00
80-84.....	5	2,100 00	4 92	.....	.....
85 and over .....	.....	.....	.....	.....	.....
Totals.....	2,905	2,228,630 67	3,023 50	45	35,586 73

THE SONS OF ENGLAND BENEFIT SOCIETY.

(File 1, p. 193.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Head Office, 58 Richmond St. East, Toronto.

Organized, 12th December, 1874; incorporated, 19th February, 1875.

The Executive Officers of the Society at the 31st December, 1917, were as follows:

D. J. Proctor, Supreme PresidentToronto.
T. H. Carter, Supreme Vice-PresidentSt. John, N.B.
W. H. Randall, Past Supreme PresidentToronto.
John W. Carter, Supreme SecretaryToronto.
C. Meech, Supreme TreasurerToronto.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by contracts, other than endowments, or for sick or funeral benefits in force 31st December, 1917, \$3,619,850.00.

II. MOVEMENT IN INSURANCE CERTIFICATES.

- (a) Contracts for endowments or for Benefits in the nature thereof.—None.
- (b) *Contracts for Insurance, other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
Contracts in force 31st December, 1916	4,275	\$ 3,834,600 00
Contracts taken during 1917.....	24	18,000 00
Gross number and amount on foot at any time during 1917.....	4,299	3,852,600 00
	Number.	Amount.
Deductions :		
Contracts matured in 1917.....	71	\$ 65,500 00
Contracts lapsed in 1917.....	168	166,750 00
Amount by which various certificates still on foot were reduced		500 00
Total deductions extended.....	239	232,750 00
Net contracts on foot 31st December, 1917	4,060	3,619,850 00

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Supreme Lodge, with a membership of adults, 27,451; juveniles, 2,090.

Number of members of the Society who died during 1917, 198.

Number of members who died on active service, 289.

The total amount of funeral benefits paid in 1917 was \$19,650.00.

Amount of benefits paid in respect of members on active service, \$28,525.00.

Number of members' wives who died during 1917, 125, and the amount paid in respect thereof was \$6,225.00.

Number of members' children who died during 1917, 40; amount paid in respect thereof was \$600.00.

Number of juvenile members who died during 1917, 4; amount paid in respect thereof, \$85.00.

The total amount of cash and mortgage standing to credit of funeral fund at 31st December, 1917, was \$31,407.23; Juvenile branch, \$4,314.32.

Cash to credit of Active Service Funds, \$2,125.59.

IV. SICK BENEFITS.

Number of members who received sick benefits during 1917, 2,948.

The total amount of benefits paid during 1917: Grand body, \$422.25; Subordinate bodies, \$43,683.05; Juvenile branch, \$1,112.60.

Number of weeks' sickness experienced in 1917 was 14,331.

Amount paid for medical attendance during 1917 was: Grand body, \$257.50; Subordinate bodies, \$26,909.28; Juvenile branch, \$1,655.64.

Total amount of cash standing to credit of fund at 31st December, 1917: Grand body, \$3,334.89; Subordinate bodies, \$253,212.70; Juvenile branch, \$12,119.01.

V. ASSETS.

	Supreme Body.	Grand Body.	Subordinate Bodies.	Juvenile Branches.
Cash value of real estate	\$54,409 18	.....	.....	.....
Cash value of mortgages	21,451 51	.....	.....	.....
Cash value of bonds, debentures, securities	2,750 00	.....	.....	.....
Actual cash in hand, 31st Dec., 1917..	643 11	.....	\$4,106 56	\$335 86
Cash deposit in the following banks: Imperial Bank, Toronto, and Vic- toria Loan and Savings Com- pany (Lindsay), and sundry banks, sundry places	120,269 45	\$3,334 89	249,106 14	11,783 15
Interest due and accrued	16,492 43	.....	.....	.....
Total assets, life insurance Fund (not extended) \$95,547 80	.....	.....	.....	.....
Total assets, Sick Fund. 268,666 60	.....	.....	.....	.....
Total assets, Guarantee Fund	7,628 04	.....	.....	.....
Total assets, General Fund 86,765 14	.....	.....	.....	.....
Total assets, Funeral Fund 36,371 55	.....	.....	.....	.....
Aggregate of all other assets	10,296 85	.....	.....	.....
Total assets	\$226,312 53	\$3,334 89	\$253,212 70	\$12,119 01

VI. LIABILITIES.

	Supreme Body.	Subordinate Bodies.	Juvenile Branches.
Amounts of claims admitted by the Society	\$15,750 00	.....	.....
Amount of other liabilities .....	.....	\$1,883 06	\$118 58
Total liabilities	\$15,750 00	\$1,883 06	\$118 58

VII. MISCELLANEOUS.

No actions or proceedings were taken by or against the Society during 1917.
Assessments for the purpose of life insurance are made monthly.
Fourteen such assessments were made during 1917, payable first of each month.
The books and accounts were duly audited January 21st, 1918.
Books of account kept by the Society: Cash books and Ledgers of both the Funeral Benefit Department and Beneficiary Department.
Names and post office addresses of auditors: C. Richardson and F. J. Davis, Toronto.
No changes were made during 1917 in the constitution and rules in respect of insurance certificates or benefits and rates.
Amount of bond of Grand Secretary, \$3,000.00.
Amount of bond of Grand Treasurer, \$1,000.00.
Number of members in Ontario, 21,422.
Number of certificate holders in Ontario, 2,829.
Amount of insurance in force in Ontario at 31st December, 1917, \$2,921,250.00.
Number of members in Ontario who died during 1917, 63.
Amount of insurance benefits paid to Ontario members in 1917, \$59,500.00.
Amount of disability benefits paid to Ontario members in 1917, \$300.00.
Amount of funeral benefits paid to Ontario members during 1917, \$15,950.00.

VIII. CASH RECEIPTS.

Cash balance from 1916 (not extended), Supreme Lodge, \$109,318.80.
Juvenile and Subordinate, \$266,615.46.

Cash received during 1917 from:

	Supreme Body.
Registration	\$696 90
Dues	154 08
Assessments	104,825 78
Per capita tax and levies	46,084 94
Charter fees	3 00
Supplies sold	2,921 51
Interest	6,152 05
Premiums for guarantee of lodge officers	463 56
Rents	2,383 40
All other sources	1,360 75
Cash received from investments, \$3,245.00.	
Total receipts	\$165,045 97

Receipts by Grand body, \$3,020.48.
Receipts by Subordinate branches, \$181,450.30.
Receipts by Juvenile branches, \$5,928.70.

IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1917 for:	Supreme Body.
Commission	\$2,985 61
Law costs	193 00
Registration fees	185 00
Investigation of claims	208 00
Discounts and drafts	156 31
Executive meetings	326 00
Vote Supreme Executive Council	65 00
Supplies bought	2,163 32
Travelling expenses	2,584 53
Rent, light, heat and taxes	2,395 50
Managing officers' salary and expenses	3,875 00
Medical examiners' fees	16 00
Clerk hire	4,795 00
Official Journal	5,094 92
Printing, stationery and advertising	610 65
Postage, telegrams and express	1,036 46
Premiums for guarantee of lodge officers	16 00
Other management expenses	124 02
Total expenses of management	<u>\$26,830 32</u>

(b) *Miscellaneous Expenditure.*

Active Service war claims	12,000 00
Life insurance payments	53,500 00
Funeral benefits	26,560 00
Total disability benefits	500 00
Benefits to widows and funeral war claims	28,525 00
Gratuities	50 00
For investments (not extended), \$8,731.89.	

Total expenditure	<u><u>\$147,965 32</u></u>
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Expenditure by Grand body, \$2,746.55.

Expenditure by Subordinate bodies, \$180,266.28.

Expenditure by Juvenile branch, \$5,114.33.

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1917.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	38	27,250 00	30 09	.....	.....
25-29.....	119	106,000 00	105 11	1	1,000 00
30-34.....	234	198,500 00	202 73	3	1,750 00
35-39.....	364	325,000 00	366 56	7	7,000 00
40-44.....	402	382,250 00	492 02	6	5,500 00
45-49.....	521	514,200 00	678 12	13	12,000 00
50-54.....	572	622,250 00	855 54	3	3,000 00
55-59.....	484	544,750 00	828 28	8	8,000 00
60-64.....	305	361,300 00	575 96	7	8,500 00
65-69.....	243	269,500 00	487 59	10	11,100 00
70-74.....	182	206,100 00	453 19	8	7,600 00
75-79.....	50	48,300 00	137 38	6	5,800 00
80-84.....	9	9,950 00	36 27	1	1,000 00
85 and over.....	3	4,500 00	12 90	1	500 00
Totals.....	3,526	3,619,850 00	5,261 74	74	72,750 00

SONS OF SCOTLAND BENEVOLENT ASSOCIATION.

(Returns Book, p. 552.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Head Office, 15 King Street West, Toronto.

Organized 27th June, 1876; incorporated in Ontario, 8th April, 1880.

The Executive Officers of the Society at the 31st December, 1917, were as follows:

A. C. Gordon, Grand Chief.....Toronto.
John Tytler, Grand ChieftainToronto.
Alex. Fraser, Grand Treasurer.....Toronto.
Donald M. Robertson, Grand Secretary.....Toronto.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by contracts other than for endowments, sick or funeral benefits,
\$4,061,217.00.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for endowments or for Benefits in the nature thereof.—None.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
		\$ c.
Contracts in force 31st December, 1916	5,746	4,493,637 00
Add contracts taken during 1917	81	49,250 00
Gross number and amount of contracts on foot at any time during 1917	5,827	4,542,887 00
	Number.	Amount.
Deductions:		\$ c.
Contracts matured in 1917	131	103,876 00
Contracts lapsed in 1917	536	377,794 00
Contracts surrendered in 1917.....		
Contracts cancelled in 1917.....		
Total deductions extended.....	667	481,670 00
Net contracts on foot 31st December, 1917.....	5,160	4,061,217 00

III. FUNERAL BENEFITS.

Funeral benefits (if any) are undertaken by the subordinate camps.

IV. SICK BENEFITS.

Sick benefits are undertaken under the Grand Camp Constitution and By-laws.

Number of members who received sick benefits in 1917, 48.

Total amount of benefits paid in 1917, in respect of sick members, \$1,218.98.

Number of weeks' sickness experienced during 1917, 281 3-7.

Total amount of cash standing to credit of fund, \$4,268.56.

V. ASSETS.

Cash value of bonds, debentures, etc.	\$542,149 73
Cash on deposit, Bank of Hamilton, Toronto	2,928 52
Bank of Hamilton (Reserve and General funds)	76,509 33
Royal Bank, Toronto	4,104 20
Bank of Hamilton, Toronto (Sick Benefit fund)	4,251 74
Accrued interest on Mortuary fund	10,442 90
Outstanding assessments	9,820 75
Premium loans on certificates	21,450 92
Deposit with Quebec Government	5,000 00
Total assets of Life Insurance fund (not extended)	\$652,910 78
Total assets of Sick fund (not extended)	9,268 56
Total assets of General funds (not extended)	14,321 71
	<hr/>
	\$676,658 09
Less outstanding cheque	157 04
	<hr/>
Total assets	\$676,501 05
	<hr/>

VI. LIABILITIES.

Amount of claims admitted	\$25,250 00
	<hr/>
Total liabilities	\$25,250 00
	<hr/>

VII. MISCELLANEOUS.

Assessments are made for purposes of life insurance certificates monthly. Twelve assessments were made during 1917, payable on the first day of each month.

The Society's accounts were audited 22nd and 23rd January, 1918. The books of record or account kept for purposes of insurance certificates or benefits: Register of Subordinate Camps, showing particulars of each certificate issued: Ledger.

The names and post office addresses of the auditors of accounts for 1917 were: A. D. McIntyre, Trenton, and H. M. Ferguson, Toronto.

Amount of bond of Grand Secretary, \$6,000.

Certain changes were made, during 1917, in the Constitution, in relation to insurance certificates or benefits.

Number of certificate holders in Ontario at 31st December, 1917, 4,588.

Number of members in Ontario who died during 1917, 118.

Amount of death benefits paid to Ontario members during 1917, \$86,127.34.

Amount of insurance in force in Ontario, 31st December, 1917, \$3,651,967.00.

VIII. CASH RECEIPTS.

Cash balance from 1916, \$63,825.84.

	Grand Camp.	Subordinate Camps.
Cash received during 1917 from:		
Initiation fees .....	.....	\$38 25
Dues . . . . .	.....	13,843 48
Assessments and dues	\$84,345 83	81,999 45
Per capita tax	10,392 59	.....
Supplies sold	449 74	.....
Interest	29,293 85	.....
All other	21 95	1,833 41
Cash received from repayment of loan (not extended), \$23,564.46.		
Total cash receipts	\$124,503 96	\$97,714 59

IX. CASH EXPENDITURE.

(a) Expenses of Management.

	Grand Camp.	Subordinate Camps.
Cash paid during 1917 for:		
C.F.A., annual fee	\$40 00	.....
Per capita tax .....	.....	\$10,279 45
Commission and organization expenses .....	.....	18 25
Registration fees	140 00	.....
Taxes	408 66	.....
Expenses of annual or biennial meeting	5,007 60	.....
Guarantee bond, Grand Secretary	30 00	.....
Supplies bought	97 40	461 18
Travelling expenses	78 05	.....
Medical examiner's salary and expenses	42 27	.....
Salaries, officers', committees' and auditors' fees	2,730 00	.....
Clerk hire	1,350 00	.....
Postage, telegrams and express	513 51	.....
Printing, etc.	938 15	.....
Premiums for Guarantee Bonds	128 40	.....
Committee expenses	1,120 75	.....
Other expenses	845 10	.....
Total expenses of management	\$13,469 89	\$10,758 88

(b) Miscellaneous Expenditure.

Life insurance claims, other than endowments	90,837 06	.....
Sick benefits	1,218 98	.....
Refunds, assessment account	174 07	.....
Paid by Subordinate Camps to Grand Camp for assess- ments . . . . .	.....	82,328 93
All other expenditure	3,221 40	3,818 81
Cash for investments, etc. (not extended), \$15,336.11.		
Total expenditure	\$108,921 40	\$96,906 62

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1917.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	71	40,000 00	35 49	5	2,500 00
25-29.....	232	143,750 00	135 17	8	3,500 00
30-34.....	386	249,250 00	251 49	6	3,750 00
35-39.....	477	324,000 00	368 98	8	4,750 00
40-44.....	534	379,250 00	532 03	4	3,000 00
45-49.....	583	439,573 00	788 81	5	4,823 00
50-54.....	696	566,101 00	1,286 22	7	5,000 00
55-59.....	688	584,713 00	1,738 28	14	11,801 00
60-64.....	572	503,110 00	2,009 41	14	12,250 00
65-69.....	430	388,012 00	1,894 61	29	25,002 00
70-74.....	332	299,458 00	1,498 38	17	14,500 00
75-79.....	112	101,000 00	505 00	11	10,500 00
80-84.....	46	42,000 00	212 50	3	2,500 00
85 and over.....	1	1,000 00	5 00	.....	.....
Totals.....	5,160	4,061,217 00	11,261 37	131	103,876 00

THE GRAND ORANGE LODGE OF BRITISH AMERICA BENEFIT FUND.

(File I, p. 58.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Head Office, 10 Berti Street, Toronto, Ont.

Organized 1st January, 1830, and incorporated in Canada 24th April, 1890.

The Executive Officers of the Society at the 31st December, 1917, were as follows:

- Daniel D. Ellis, M.D., PresidentFleming, Sask.
- H. C. Hocken, Vice-PresidentToronto.
- Isaac Crowley, Secretary-TreasurerToronto.
- J. J. Williams, M.D., ExecutiveWoodstock.
- Wm. Crawford, ExecutiveToronto.
- J. C. Boylen, ExecutiveToronto.

I. CURRENCY OF INSURANCE CERTIFICATES.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for endowments or for benefits in the nature thereof.—None.

(b) *Contracts for insurance other than Endowments, Sick Benefits, or Funeral benefits.*

	Number.	Amount.
		\$ c.
Contracts in force 31st December, 1916	5,103	4,950,000 00
Add contracts taken during 1917, new or renewed.....	272	252,000 00
Add amount by which various certificates were increased		
Gross number and amount of contracts on foot at any time during 1917	5,375	5,202,000 00
	Number.	Amount.
Deductions :		\$ c.
Contracts matured in 1917.....	75	73,000 00
Contracts lapsed in 1917.....	349	330,000 00
Add to above deductions the amount by which various certificates still on foot were reduced during 1917		
Total deductions carried out	424	403,000 00
Net contracts on foot at 31st December, 1917.....	4,951	4,799,000 00

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Subordinate Bodies, with a membership at 31st December, 1917.—No information.

IV. SICK BENEFITS.

No information.

V. ASSETS.

Cash value of mortgages	\$12,600 00
Cash value of bonds, debentures, etc.	123,551 52
Cash in hands of Secretary-Treasurer	321 63
Cash on deposit to Society's credit, not drawn against, in Bank of Toronto, Toronto	7,523 19
Interest due and accrued	1,616 80
Total assets	<u>\$145,613 14</u>

VI. LIABILITIES.

Amount of claims supposed or reported unadjusted	\$14,500 00
Total liabilities	<u>\$14,500 00</u>

VII. MISCELLANEOUS.

No actions or proceedings were taken by or against the Society.

One assessment per month is made for purposes of insurance certificates or benefits. Twelve such assessments were made during 1917, and were payable at the 1st of each and every month.

The Society's accounts were duly audited on January 14th, 1918.

The following books of record and account are kept for purposes of insurance certificates or benefits: Assessment Register, Death Register, Cash Book, Agent's Book, Ledger and Bank Book.

Names and post office addresses of the auditors for 1917 were as follows: William Chenery, Toronto, and James F. Harper, Hamilton.

No changes were, during 1917, made in the constitution and rules of the Society in relation to insurance certificates and benefits.

Secretary-Treasurer's bond, \$3,000.

Number of certificate holders in Ontario, 3,642.

Amount of insurance in force in Ontario, 31st December, 1917, \$3,514,000.00.

Number of members in Ontario who died during 1917, 62.

Amount of death benefits paid to Ontario members during 1917, \$60,057.78.

VIII. CASH RECEIPTS.

Cash balance from 1916 (not extended), \$123,345.98.

Cash received during 1917 from:

Application fees	\$825 00
Dues	9,832 00
Assessments	83,430 87
Interest	6,626 37
Other sources	239 60
Repayment of investments, \$362.88	

Total receipts	<u>\$100,953 84</u>
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IX. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1917 for:

Commission and organization expenses	\$1,941 00
Registration fees	180 00
Supplies bought	138 55
Travelling expenses	133 35
Rent, light, heat, taxes and telephone	648 31
Salaries, officers' and auditors' fees	2,000 00
Medical examiner's salary and expenses	670 50
Clerk hire	1,993 00
Printing, stationery and advertising	1,022 01
Postage, telegrams and express	1,162 55
Premiums for guarantee	15 00
Investigation of claims	214 00
Other management expenses	71 58
Total expenses of management	\$10,189 85

(b) Miscellaneous Expenditure.

Life insurance claims	70,113 63
For investments (not extended), \$29,137.80.	
Total expenditure	\$80,303 48

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1917.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	232	225,000 00	202 39	4	4,000 00
25-29.....	422	408,000 00	404 39	3	3,000 00
30-34.....	565	542,000 00	589 10	4	4,000 00
35-39.....	599	568,500 00	684 66	3	2,500 00
40-44.....	593	568,500 00	761 90	4	3,000 00
45-49.....	610	576,500 00	866 90	2	1,500 00
50-54.....	587	570,000 00	929 03	7	7,000 00
55-59.....	516	513,500 00	866 86	9	9,000 00
60-64.....	393	393,000 00	752 36	9	9,000 00
65-69.....	205	205,000 00	378 82	8	8,000 00
70-74.....	145	145,000 00	299 03	13	12,759 58
75-79.....	69	69,000 00	161 89	5	5,000 00
80-84.....	12	12,000 00	29 58	2	1,667 00
85 and over.....	3	3,000 00	9 66	2	2,000 00
Totals.....	4,951	4,799,000 00	6,936 57	75	72,426 58

SUPREME COUNCIL OF THE ROYAL ARCANUM.

(File I, p. 50.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Head Office, 407-409 Shawmut Avenue, Boston, Mass.

Chief Agent and Attorney for Ontario, Lyman Lee, Hamilton.

Organized 23rd June, 1877; incorporated in Massachusetts, 5th November, 1877.

The Executive Officers of the Society at the 31st December, 1917, were as follows:

- C. Arch. Williams, Supreme Regent Chicago, Ill.
- F. Rubrecht, Supreme Vice-Regent Columbus, O.
- S. N. Hoag, Supreme Secretary Boston, Mass.
- A. S. Robinson, Supreme Treasurer St. Louis, Mo.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by contracts other than endowments, or for sick or funeral benefits in force, 31st December, 1917, \$246,382,161.88.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for endowments or for benefits in the nature thereof.—None.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
		\$ c.
Contracts in force 31st December, 1916.....	177,235	305,665,528 00
Add contracts taken during 1917 new and renewed	5,320	8,030,531 00
Add amount by which various certificates were increased during 1917		7,273,469 00
Gross number and amount of contracts on foot at any time during 1917	182,555	320,969,528 00
	Number.	Amount.
Deductions:		\$ c.
Contracts matured in 1917	3,431	6,786,624 12
Contracts lapsed in 1917.....	33,556	52,924,371 00
Add to above deductions the amount by which various certificates still on foot were reduced during 1917.....		14,876,371 00
Total deductions extended.....	36,987	74,587,366 12
Net contracts on foot at 31st December, 1917.....	145,568	246,382,161 88

V. ASSETS.

Cash value of real estate, less incumbrances	\$51,395 00
Cash value of bonds, etc.	3,520,588 75
Cash on deposit to Society's credit, not drawn against, in the following banks:	
	W. & O. B. Fund.
Atlanta National Bank, Atlanta, Ga.	\$22,357 93
American Bank & Trust Co., Wilmington	14,326 75
Boston Safe Deposit & Trust Co., Boston	30,135 93
Merchants National Bank, Boston	35,945 10
National Exchange Bank, Baltimore	21,762 87
Mechanics Bank, Brooklyn	20,379 80
Central National Bank, Cleveland	25,271 32
First National Bank, Chicago	29,932 15
Union Trust Co., Chicago	33,907 46
People's State Bank, Detroit	31,028 25
Bank of Toronto, Montreal	27,131 27
First & Security National Bank, Minneapolis	23,666 72
First National Bank, Kansas City	36,377 76
Garfield National Bank, New York	24,420 88
Market & Fulton National Bank, New York	38,307 11
Central National Bank, Philadelphia	27,261 90
People's National Bank, Pittsburg, Pa.	24,963 29
First National Bank, Richmond, Va.	27,086 83
Mechanics-American National Bank, St. Louis	42,484 00
Merchants-Laclede National Bank, St. Louis	38,387 18
Bank of Toronto, Toronto, Ont.	27,083 43
Broad Street National Bank, Trenton, N.J.	23,078 97
First National Bank, Utica, N.Y.	29,309 07
National Bank of Westfield, N.Y.	27,728 69
Wells-Fargo Nevada National Bank, San Francisco, Cal.	17,603 39
Slater Trust Co., Pawtucket, R.I.	18,645 89
State Bank of Evanston, Evanston, Ill.	20,571 17
Total ..	\$739,155 11
	General Fund.
Merchants National Bank, Boston	\$1,636 63
Central National Bank, Cleveland	6 68
People's State Bank, Detroit	47 83
The Bank of Toronto, Montreal	96 68
Garfield National Bank, New York	2,088 27
Central National Bank, Philadelphia	19 17
First National Bank, Richmond, Va.	25 25
Mechanics-American National Bank, St. Louis	1,003 99
The Bank of Toronto, Toronto, Ont.	79 80
Broad Street National Bank, Trenton, N.J.	47 84
First National Bank, Utica, N.Y.	15 88
The National Bank of Westfield, N.Y.	37 46
Total ..	\$5,105 48
Contingent Fund of Supreme Officers	8,500 00
Emergency Fund	221,281 52
Provincial Treasurer, Quebec	5,000 00
Dues and assessments due and unpaid	666,690 48

Interest due and accrued on bonds	63,569 10
Interest due and accrued on bank balances and deposits	1,669 84
Total assets of Life Insurance Fund (not extended)	\$1,411,159 07
Total assets of Emergency Fund (not extended)	3,723,070 27
Total assets of General and other funds (not extended)	195,645 37
Amount of liens secured by benefit certificates matured by death, unpaid	25,813 81
All other assets	21,105 62
<hr/>	
Total assets	\$5,329,874 71
<hr/>	

VI. LIABILITIES.

Amount of claims admitted	\$80,919 63
Amount of claims supposed or reported or unadjusted	669,453 00
Amount of claims resisted (Classes D and E.)	31,000 00
All other liabilities	1,860 99
<hr/>	
	\$783,233 62
<hr/>	

VII. MISCELLANEOUS.

No actions were instituted by or against the Society in Ontario during 1917.

Assessments for the purpose of Life Insurance Certificates are made monthly. Twelve assessments were made during the year 1917.

The accounts and books of the Society were audited for the year 1917, in March, April and October.

The books of record and account kept for purposes of insurance certificates or benefits are: Registers of membership of each council, Registers of Benefit Certificates, Registers of Death, Cash Books, Ledgers, etc.

Names and addresses of the auditors of accounts for 1917: W. C. Shurtleff, Chicago, Ill.; Charles J. Taylor, Baltimore, Md.; Amedee Peting, St. Louis, Mo., and L. J. Meiser, St. Louis, Mo.

No changes were, during 1917, made in the Constitution.

Amount of bond of Supreme Secretary, \$20,000.00.

Amount of bond of Supreme Treasurer, \$100,000.00.

Number of certificate holders in Ontario at 31st December, 1917, 1,587.

Amount of insurance in force in Ontario at 31st December, 1917, \$2,914,866.00.

Number of members in Ontario who died in 1917, 42.

Amount of death benefits paid to Ontario members during 1917, \$98,568.84.

VIII. CASH RECEIPTS.

Cash balance from 1916 (not extended)	\$651,916 08
Half cash liens, 1917	225,480 18
Half cash liens, 1916	3,282,404 09
Half cash liens, matured, 1917	58,025 65
Interest—accumulations on liens	46,471 57
<hr/>	
Cash received during 1917 from:	
Dues	\$198,473 80
Assessments	7,553,632 17
Deaths paid previous to 1917	2,483 32

Fines	392 30
Supplies sold	1,104 84
Interest and dividends	144,551 94
All other sources	5,072 92
Cash received from payment of loans or investments (not extended)	\$48,500 00
Total cash receipts	<u>\$7,905,711 29</u>

IX. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1917 for:	
Commission and organization expenses	\$14,152 21
Law costs	9,304 24
Registration fees, insurance departments	676 50
Investigating claims	1,103 20
Expenses annual meeting	21,376 53
Supplies bought	313 13
Travelling expenses	5,817 53
Rent, light, heat and taxes	8,432 44
Salaries, officers' aud auditors' fees	29,750 00
Medical examiner	4,500 00
Clerk hire	69,053 26
Official Journal	15,535 14
Printing, stationery and advertising	15,973 73
Postage, telegrams and express	8,087 98
Actuarial services	3,338 36
Fraternal Congress	607 48
Allowances to standing committees	3,550 00
Other management expenses (detailed in memo.)	4,949 15
Total expenses of management	<u>\$216,520 88</u>

(b) Miscellaneous Expenditure.

Life insurance claims	6,600,337 27
Half cash liens recovered at payment of death claim (not extended)	\$291,993 29
Half cash liens, lapses and cancellations (not extended)	782,871 90
Half cash liens, account members in good standing, 31st December, 1917 (not extended)	1,294,329 09
For investments (not extended), \$810,227.11.	
Total expenditure	<u>\$6,816,858 15</u>

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1917.

Attained ages.	Number of members	Amount of Insurance.	Amount of monthly payments.	Number of deaths during year.	Death losses incurred during year.
	Col. 1.	Col. 2	Col. 3	Col. 4	Col. 5
		\$ c.	\$ c.		\$ c.
18-24.....	3,486	3,889,000 00	4,958 05	17	17,000 00
25-29.....	6,821	8,012,184 00	11,381 95	31	35,000 00
30-34.....	10,552	13,273,989 00	20,326 65	65	72,500 00
35-39.....	15,661	21,924,842 00	35,043 04	114	150,000 00
40-44.....	20,289	31,466,985 00	53,073 69	193	284,617 00
45-49.....	22,216	38,676,771 00	71,921 79	259	464,071 00
50-54.....	22,281	42,913,375 00	94,320 95	412	825,980 00
55-59.....	19,769	39,352,349 00	106,134 18	501	1,085,946 00
60-64.....	13,719	27,245,686 00	96,996 90	572	1,247,170 67
65-69.....	5,982	10,987,865 00	79,354 51	498	1,036,303 13
70-74.....	2,858	5,070,395 00	40,844 76	348	723,391 67
75-79.....	1,195	2,169,179 00	19,629 06	222	419,733 00
80-84.....	543	1,008,775 00	9,929 50	123	256,171 00
85 and over	196	390,767 00	4,344 33	82	178,348 12
Totals.....	145,568	246,382,162 00	648,259 36	3,437	6,796,231 59

THE MACCABEES.

(File I, p. 11.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Head Office, Woodward Avenue, Detroit, Mich.

Chief Agent and Attorney for the Province of Ontario, J. A. Paterson, Toronto.

Organized 1st September, 1883; incorporated in State of Michigan, 11th September, 1885. Re-incorporated August 31st, 1894; November 7th, 1895; August 18th, 1899; July 22nd, 1901; July 26th, 1904; under Act 119, Public Acts of Mich., 1893, amended July 20th, 1914, under Act 169 Public Acts of Mich., 1913.

The Executive Officers of the Society at the 31st December, 1917, were as follows:

- Daniel P. Markey, Supreme CommanderDetroit.
- L. E. Sisler, Supreme Record Keeper Detroit.
- J. B. McDannell, TrusteeBuffalo.
- James F. Downer, TrusteeChicago.
- W. E. Blaney, TrusteePittsburg, Pa.
- R. B. Anderson, Trustee St. Louis, Mo.
- S. W. Trusler, Trustee Camlachie, Ont.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for Endowments or for Benefits in the nature thereof.—None.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
Contracts in force 31st December, 1916	302,531	\$ 364,332,477 49 c.
Add contracts taken during 1917, new or renewed.....	19,182	19,040,000 00
Gross number and amount of contracts on foot at any time during 1917	321,713	383,372,477 49
	Number.	Amount.
Deductions :		
Contracts matured in 1917 (Deaths)	4,170	\$ 5,336,569 20 c.
Contracts lapsed in 1917	17,482	18,211,220 47
Total deductions extended.....	21,652	23,547,789 67
Net contracts on foot at 31st December, 1917.....	300,061	359,824,687 82

III. FUNERAL BENEFITS.

Total membership of Sick and Accident Fund at 31st Deember, 1917, was 12,296.

Number of members who died during 1917, 88.

Total amount of funeral benefits paid during 1917, \$4,375.00.

IV. SICK BENEFITS.

Number of members who received sick and accident benefits in 1917, 2,602.

Total amount of benefits paid, \$57,776.05.

Number of weeks' sickness experienced during 1917, 10,214.

Total amount of cash standing to credit of benefit fund, 31st Deecmber, 1917, \$18,371.18.

V. ASSETS.

Cash value of real estate	\$175,000 00
Bonds, etc.	13,588,573 13
Actual cash on hand, 31st December, 1917	1,225 00
Cash on deposit to the Society's credit, not drawn against, in the follow- ing banks:	
Bankers' Trust Co., Buffalo, N.Y.	25,000 00
First National Bank, New York	11,377 84
First National Bank, Detroit	319,289 15
Bank of Toronto, Toronto, Ont.	4,102 93
Southern Trust Co., Little Rock, Ark.	10,000 00
Commercial National Bank, Charlotte, N.C.	1,000 00
First National Bank, Oakland, Cal. (Savings Account)	6,296 80
First National Bank, Oakland, Cal.	2,033 70
Fort Dearborn National Bank, Chicago, Ill.	25,000 00
Liberty Savings Bank, Pittsburg, Pa.	25,000 00
Security Bank, Oakland, Cal.	1,061 20
Industrial Savings Bank, Flint (Savings Account)	51,194 08
Industrial Savings Bank, Flint	13,833 73
Dues and assessments, due and unpaid on certificates in force (estimated)	525,000 00
Interest due and accrued	8,182,852 92
Total assets of Relief Fund No. 1 (not extended)	\$79,038 44
Total assets Life Benefits Fund (not extended)	498,987 02
Total assets Sick and Funeral Fund (not extended)	18,371 18
Total assets General Fund (not extended)	61,069 07
Total assets Reserve Fund (not extended)	13,588,573 13
Total assets Relief Fund No. 2 (not extended)	114 99
Total assets Trust Fund (not extended)	13,833 73

Total assets	<u>\$22,967,840 48</u>
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VI. LIABILITIES.

Amount of claims admitted by Society	\$157,545 75
Amount of claims resisted	24,819 40
Amount of sick and accident claims due and unpaid, 31st December, 1917	320 00
Present value of deferred disability claims, payable in instalments	1,642,419 28
Amount of other liabilities	85,177 82
Total liabilities	<u>\$1,910,282 25</u>

VII. MISCELLANEOUS.

Actions or proceedings instituted or prosecuted by or against the Society in 1917:
In Ontario, none.

Assessments were made monthly in 1917:

Twelve assessments were made during the year 1917, and were payable on the first day of each month.

The Society's books and accounts were audited on or before the 10th day of January, April, July and October, by the Supreme Auditors.

Names and addresses of the Auditors for 1917: Supreme Auditors—J. J. Volk, Dayton, N.Y.; John S. Boots, New Brighton, Pa., and Geo. W. Sulman, Chatham, Ont.

Books of record and account kept for purposes of life insurance certificates or benefits: Cash Books, Ledgers and Card System for Record of Certificates.

No changes were made in the organization or management during the year 1917 in relation to insurance certificates or benefits.

No changes were, during 1917, made in the Constitution and Rules, in relation to insurance certificates or benefits.

Bond of Supreme Secretary-Treasurer, \$75,000.00.

Number of members in Ontario at 31st December, 1917, 9,191.

Number of certificate holders in Ontario, 31st December, 1917, 9,033.

Amount of insurance in force in Ontario at 31st December, 1917, \$9,300,000.00.

Number of members in Ontario who died during 1917, 116.

Amount of death benefits paid to Ontario members during 1917, \$135,768.25.

Amount of disability benefits paid to Ontario members during 1917, \$25,218.82.

VIII. CASH RECEIPTS.

Cash balance from 1916 (not extended), \$14,147,551.66.

Cash received during 1917 from:

Certificate fees	\$26,527 90
Assessments	5,726,074 48
Per capita tax	388,704 45
Supplies sold	7,872 05
Rent	6,999 98
Interest	732,846 01
Official publication	2,989 17
Profits on bond sales	558 16
Relief fund fees	158,731 00
All other sources	31,671 30
Total receipts	<u>\$7,082,974 50</u>

IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1917 for:

Per capita tax, etc.	\$324,579 21
Commission and organization expenses	130,837 29
Law costs	7,080 45
Registration fees	1,261 48
Investigation of claims	6,941 82
Expenses of meeting	35 00
Supplies bought	15,834 18
Travelling expenses	3,646 67
Rent, light, heat and taxes	9,408 17

Officers' salaries and auditors' fees	29,580 00
Medical Examiner's salary and expenses	48,669 15
Clerk hire	101,301 76
Printing, stationery, etc.	54,366 13
Printing, official journal	39,100 10
Postage, telegrams and express	23,917 48
Furniture and fixtures	7,942 88
Other expenses	6,759 56
<hr/>	
Total expenses of management	\$811,261 33

(b) Miscellaneous Expenditure.

Life insurance claims other than endowments	5,244,331 51
Sick and accident benefits	62,151 05
Total disability benefits	629,492 32
Gratuities to distressed members	34,216 20
All other expenditure	189,086 19
<hr/>	
Total expenditure	\$6,970,538 60

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1917.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	19,777	19,181,000 00	161,285 00	71	67,500 00
25-29.....	23,003	23,490,550 00	280,379 00	101	99,400 00
30-34.....	31,445	31,106,399 00	402,088 00	154	162,450 00
35-39.....	36,926	38,976,857 68	494,002 00	210	233,450 00
40-44.....	41,140	47,296,235 20	600,353 00	334	380,575 00
45-49.....	42,228	52,946,485 09	686,153 00	426	524,770 81
50-54.....	39,601	52,808,509 37	688,806 00	567	762,410 78
55-59.....	30,635	43,549,793 93	1,039,206 90	696	958,414 08
60-64.....	20,341	28,650,788 75	535,842 94	695	954,846 55
65-69.....	10,312	15,799,587 74	282,239 63	519	736,173 90
70-74.....	3,715	5,118,721 90	92,220 00	277	370,653 08
75-79.....	906	855,684 42	27,670 00	98	73,750 00
80-84.....	32	44,074 74	.....	22	12,175 00
85 and over.....	.....	.....	.....	.....	.....
Totals.....	300,061	359,824,687 82	5,290,245 47	4,170	5,336,569 20

THE DOMINION COUNCIL OF CANADA AND NEWFOUNDLAND ROYAL
TEMPLARS OF TEMPERANCE.

(Returns Book, p. 504.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Head Office, Walnut Street, Hamilton, Ontario.

Organized 13th February, 1884, and incorporated in Ontario, 9th February, 1885.

The Executive Officers of the Society at the 31st December, 1917, were as follows:

John A. Austin, Dominion CouncillorToronto, Ont.
C. VanNorman Emory, Dominion SecretaryHamilton, Ont.

I. CURRENCY OF INSURANCE CERTIFICATES.

No information.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for endowments or for Benefits in the nature thereof.—None.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
		\$ c.
Contracts in force 31st December, 1916	5,014	5,403,750 00
Add contracts taken during 1917, new or renewed.....	314	295,500 00
Add amount by which various certificates were increased during 1917		
Gross number and amount of contracts on foot at any time during 1917	5,328	5,699,250 00
	Number.	Amount.
Deductions:		\$ c.
Contracts matured in 1917 by death	81	98,750 00
Contracts surrendered for cash value ..	17	21,500 00
Contracts lapsed in 1917	297	243,000 00
Add to above deductions the amount by which various certificates still on foot were reduced during 1917		2,500 00
Total deductions extended.....	395	365,750 00
Net contracts on foot 31st December, 1917	4,933	5,333,500 00
Number of certificate holders in good standing on 31st December, 1917	4,746	5,086,500 00
Number of certificates temporarily suspended at 31st December, 1917	187	247,000 00
Grand total of certificate holders 31st December, 1917.....	4,933	5,333,500 00

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Grand Council of Ontario, the total membership of which is 1,905.

Seventeen members of the Grand Council died in 1917, and funeral benefits were paid amounting to \$825.00.

IV. SICK BENEFITS.

Sick benefits are undertaken by the Grand Council of Ontario.

There were paid in 1917 sick benefits to 209 members.

Amount paid for sick benefits, \$4,263.00.

The total number of weeks' sickness experienced was 985.

The total cash standing to the credit of Sick and Funeral Benefit Fund at 31st December, 1917, was \$14,700.00.

V. ASSETS.

	Supreme Body.
Cash value of mortgages	\$215,527 00
Bonds, etc.	185,888 02
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:	
Bank of Hamilton, Hamilton	31,258 33
Merchants Bank, Montreal	5,000 00
Dues called but not yet payable	9,669 83
Interest due or accrued	16,397 03
Other assets	4,956 40
Total assets Life Insurance Fund (not extended)	\$465,734 46
Total assets General Fund and other funds (not extended) ..	2,962 15
Total	<u>\$468,696 61</u>

VI. LIABILITIES.

Amount of claims admitted by Society	\$13,000 00
Amount of other claims	5,135 99
Total amount of all liabilities	<u>\$18,135 99</u>

VII. MISCELLANEOUS.

Actions or proceedings instituted against the Society during 1917.—None.

Assessments are made for the purpose of life insurance each month, and are payable the first of each month. Twelve such assessments were made in 1917.

The Society's books were duly audited during 1917 monthly.

The following books of record and account are kept for purposes of insurance certificates or benefits: Cash Book, Council Register, Certificate Register, Claims, Statistical Inventory and two ledgers.

Names and post office addresses of the auditors for 1917 were as follows: A. C. Neff, F.C.A., Toronto; Oscar Main, Hamilton.

No changes were made in the constitution and rules in relation to insurance certificates or benefits.

Amount of bond of Supreme Secretary, \$10,000.00.

Number of members in Ontario, 31st December, 1917, about 4,000.

Number of certificate holders in Ontario, 31st December, 1917, 3,620.

Amount of insurance in force in Ontario, 31st December, 1917, \$3,880,750.00.

Number of members in Ontario who died in 1917, 60.

Amount of death benefit claims paid to Ontario members during 1917, \$72,306.78.

Amount of cash surrender values paid during 1917, \$4,992.49.

VIII. CASH RECEIPTS.

Cash balance from 1916 (not extended), \$37,011.58.

Cash received during 1917:

	Supreme Body.	Grand Body.
Certificate fees	\$41 50	.....
Assessment fees	6,373 30	.....
Assessments	97,505 63	.....
Per capita tax and levies	1,291 36	\$2,936 84
Charter fees .....	.....	15 00
Propagation fund	1,990 09	260 00
Supplies sold	271 37	237 76
Interest and dividends	24,931 43	.....
Guarantee premiums	98 25	.....
All other sources	4,534 76	1,448 33
Received from investments (not extended), \$24,374.45.	.....	489 60
Sessional tax .....	.....	.....
Total	\$137,037 69	\$5,387 53

IX. CASH EXPENDITURE.

(a) Expenses of Management.

	Supreme Body.	Grand Body.
Cash paid during 1917 for:		
Office expenses	\$44 77	\$1,174 74
Commission and organization expenses	5,873 85	162 75
Law costs	60 30	.....
Registration fees	165 00	.....
Interest	299 29	60 00
Remittances	52 09	.....
Supplies bought	196 68	193 00
Travelling expenses	102 20	40 40
Rent, light, heat and taxes	753 47	200 00
Managing officers' salaries and officers' and auditors fees	1,980 00	1,570 00
Medical officers' salaries and expenses	127 80	.....
Clerk hire	590 00	925 00
Official journal	2,468 22	.....
Printing (other than official journal), stationery and advertising	438 23	197 82
Postage, telegrams and express	539 80	114 09
Sessional expenses .....	.....	459 00
Premiums for guarantee	77 81	.....
Board fees	244 40	.....
Other management expenses detailed in memo.....	552 21	414 21
Total expenses of management	\$14,566 12	\$5,511 01

(b) Miscellaneous Expenditure.

Cash surrender benefits	6,333 36	.....
Life insurance claims other than endowments	98,306 78	.....
Funeral benefits		825 00
Sick benefits		14,700 00
Cash paid for investments, \$42,959.13.		
Grand totals	\$119,206 26	\$21,036 01

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1917.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	294	250,000 00	180 16	6	5,000 00
25-29.....	313	301,000 00	233 85	1	500 00
30-34.....	379	358,000 00	292 14	5	6,000 00
35-39.....	421	411,000 00	361 84	2	1,000 00
40-44.....	458	457,000 00	453 92	1	1,000 00
45-49.....	516	557,000 00	619 24	3	2,000 00
50-54.....	557	638,500 00	823 75	5	4,500 00
55-59.....	584	709,500 00	1,079 74	4	6,500 00
60-64.....	469	595,500 00	1,108 16	11	13,000 00
65-69.....	452	603,500 00	1,430 16	13	19,000 00
70-74.....	221	302,250 00	911 92	11	14,000 00
75-79.....	73	105,000 00	402 40	10	14,500 00
80-84.....	25	32,500 00	158 65	5	6,500 00
85 & over.....	11	12,750 00	64 33	4	5,250 00
Totals.....	4,773	5,333,500 00	8,120 26	81	98,750 00

CATHOLIC ORDER OF FORESTERS.

(File I, p. 321.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Head Office of the Society, 30 La Salle Street, Chicago, Ill.

Chief Agent and Attorney for Ontario, L. V. Dusseau, Toronto.

Organized 24th May, 1883, and incorporated under the laws of the State of Illinois, 24th May, 1883.

The Executive Officers of the Society at the 31st December, 1917, were as follows:

- Thomas H. Cannon, High Chief RangerChicago, Ill.
- Simeon Viger, Vice High Chief RangerLaurence, Mass.
- Thos. F. McDonald, High SecretaryChicago, Ill.
- Gustave Keller, High Treasurer Appleton, Wis.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by endowment contracts in force 31st December, 1917.—None.

Amount covered by contracts other than endowments, or for sick or funeral benefits, \$150,942,500.00.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for endowments or for benefits in the nature thereof.—None.

(b) Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.

	Number.		Amount.	
			\$	c.
Contracts in force 31st December, 1916	148,989		149,584,000	00
Add contracts taken during 1917, new or renewed.....	8,908		7,967,750	00
Add amount by which various certificates were increased during 1917			47,000	00
Gross number and amount of contracts on foot at any time during 1917	157,897		157,598,750	00
		Number.	Amount.	
			\$	c.
Deductions :				
Contracts matured in 1917, death.....	1,662		1,748,750	00
Contracts lapsed in 1917	5,438		4,886,000	00
Add to above deductions the amount by which various certificates still on foot were reduced during 1917.....			21,500	00
Total deductions extended.....	7,100		6,656,250	00
Net contracts on foot 31st December, 1917	150,797		150,942,500	00

IV. SICK AND FUNERAL BENEFITS.

Sick and funeral benefits being matters of option with Subordinate Courts, no reports are made to the High Court.

V. ASSETS.

Bonds, debentures, etc.	\$7,118,347 66
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:	
Citizens' National Bank, Appleton, Wis.	30,590 30
Hibernian Banking Association, Chicago	5,000 00
Provincial Treasurer, Province of Quebec (special deposit)	5,075 00
Interest due and accrued	118,907 32
Due from Subordinate Courts	36,707 90
Furniture and fixtures	5,385 00
Amount of all other assets	3,831 83
	<hr/>
Total assets	\$7,323,845 01

VI. LIABILITIES.

Amount of claims admitted	\$4,887 29
Amount of claims supposed or reported	185,500 00
Amount of claims resisted	11,500 00
	<hr/>
Total liabilities	\$201,887 29

VII. MISCELLANEOUS.

Actions or proceedings instituted or prosecuted by or against the Society during 1917 in Ontario.—None.

Assessments are made monthly, and are payable first of each month.

Twelve such assessments were made during the year 1917.

The Society's books were audited January and July, 1917.

Books kept by Society: Benefit Certificate Register, Cash Book, Ledger, Journal, Subordinate Court Ledger, and Death Claim Register.

Names and post office addresses of the auditors for 1917 were as follows: Barrow, Wade, Guthrie & Co., Chicago.

No changes were made during 1917 in the constitution or rules of the Society.

Bond of Supreme Secretary, \$50,000.00.

Bond of Supreme Treasurer, \$200,000.00.

Number of members in Ontario, 31st December, 1917, 8,630.

Number of certificate holders in Ontario, 31st December, 1917, 8,630.

Amount of insurance in force in Ontario at 31st December, 1917, \$8,941,500.00.

Number of members in Ontario who died during 1917, 108.

Amount of death benefits paid to Ontario members during 1917, \$122,160.00.

VIII. CASH RECEIPTS.

Cash balance from 1916 (not extended), \$52,268.12.	
Cash received during 1917 from:	
Assessments (mortuary)	\$2,212,279 13
Loyalty assessments	131,581 00
Per capita tax and levies	149,874 76
Certificate fees	6,310 00
Supplies sold	4,150 42
Interest	301,871 23

Premiums for guarantee of lodge officers	8,737 85
All other sources	1,530 79
Cash received from repayment of loans or investments (not extended), \$139,062.50.	
Total receipts	\$2,816,335 18

IX. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1917 for:	
National Fraternal Congress and A. F. C. S.	\$330 25
Law costs	1,278 16
Registration fees, Insurance Departments	731 75
Medical examiners' salary and expenses	2,640 50
Investigation of claims	390 46
Travelling expenses	8,601 59
Furniture and fixtures	107 75
Rent, light, heat and fire insurance	5,577 65
Salaries, officers' and auditors' fees	16,930 56
Clerk hire	28,344 65
Official journal	26,859 29
Printing, stationery and advertising	6,231 79
Postage, telegrams and express, telephone	5,291 56
Actuary fees	157 25
Other management expenses	1,171 83
Total expenses of management	\$104,645 04

(b) Miscellaneous Expenditure.

Life insurance claims	1,755,716 20
Per capita tax or levies, other than for management	29,948 50
Expenditure, other than foregoing	11 986 47
Total expenditure	\$1,902,296 21

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1917.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	17,379	15,530,750 00	150,530 81	67	63,500 00
25-29.....	17,996	16,762,250 00	186,298 44	87	85,000 00
30-34.....	19,557	18,619,500 00	232,596 08	94	91,750 00
35-39.....	19,469	19,280,500 00	267,870 14	141	139,000 00
40-44.....	20,175	20,376,250 00	298,165 66	186	191,500 00
45-49.....	19,079	19,983,750 00	320,975 64	215	230,500 00
50-54.....	16,238	17,450,000 00	299,558 52	249	263,000 00
55-59.....	11,893	13,148,500 00	248,522 92	267	310,000 00
60-64.....	6,244	6,984,000 00	134,052 00	171	186,500 00
65-69.....	2,173	2,197,000 00	56,303 94	108	111,000 00
70-74.....	453	468,000 00	12,989 40	44	44,000 00
75-79.....	137	138,000 00	4,285 50	33	33,000 00
80-84.....	3	3,000 00	97 56		
85 & over.....	1	1,000 00	32 52		
Totals.....	150,797	150,942,500 00	2,212,279 13	1,662	1,748,750 00

THE SUPREME LODGE KNIGHTS OF PYTHIAS.

(File I, p. 60.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Head Office of Supreme Lodge, Minneapolis, Minn., U.S.A.

Chief Agent and Attorney for Ontario, Alex. Coulter, 92 Park Road, Toronto, Ont.

Organized 19th February, 1864. Re-incorporated by Special Act of Congress, January, 29th, 1894.

The Executive Officers of the Grand Lodge of Ontario at the 31st December, 1917, were as follows:

James G. Wilson, Grand ChancellorToronto.
Alf. W. Wilkes, Grand Vice-ChancellorHamilton.
W. H. Corrie, Grand PrelateSt. Thomas.
Alex. Coulter, Grand Keeper of Records and SealToronto.
John Burns, Grand Master of ExchequerNiagara Falls.
Thos. Towers, Past Grand ChancellorHamilton.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for endowments or for Benefits in the nature thereof.—None.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

Supreme Lodge.	Number.	Amount.
		\$ c.
Contracts in force 31st December 1916	71,682	96,398,817 00
Add contracts taken during 1917	4,957	6,089,000 00
Gross number and amount of contracts on foot at any time during 1917	76,639	102,487,817 00
	Number.	Amount.
Deductions :		\$ c.
Contracts matured in 1917	1,121	1,691,176 80
Contracts lapsed in 1917	3,057	4,290,505 20
Contracts surrendered.....		
Add to above deductions the amount by which various certificates still on foot were reduced during 1917.....		
Total deductions	4,178	5,981,682 00
	4,178	5,981,682 00
Net contracts on foot 31st December, 1917	72,461	96,506,135 00
In Ontario, 218.		
No. of deaths, 4.		
Benefits paid, \$3,500.00.		
Amount of insurance in force in Ontario, \$243,443 00		

VIII. CASH RECEIPTS.

Fees	\$99 80
Interest (bank)	1,784 34
Monthly payments	2,401,400 45
Income from investments	442,611 39
Other sources	20,953 49
Total receipts	<u>\$2,866,849 47</u>

IX. CASH EXPENDITURE.

Life insurance claims	\$1,583,180 81
Printing, supplies and office expenses	84,345 85
Medical examinations	10,542 00
Organization	94,264 21
Adjusting claims	7,220 86
Depreciation in municipal bonds	11,879 66
Commission	111,592 50
All other expenditures	65,257 66
Total expenditure	<u>\$1,968,283 55</u>

Balance, receipts over expenditure, 1917	\$898,565 92
Balance on hand, 31st December, 1916	8,573,427 16

Balance on hand, 31st December, 1917	<u>\$9,471,993 08</u>
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Deposited as follows:

Cash in bank	124,755 04
Cash in office	750 00
Bonds and securities	9,346,488 04
	<u>\$9,471,993 08</u>

GRAND LODGE OF ONTARIO.

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Subordinate bodies, with a total membership of 3,414 at 31st December, 1917.

Number of members of the Society who died during 1917, 41. Funeral benefits amounting to \$2,790.00 were paid.

IV. SICK BENEFITS.

Number of members who received sick benefits during 1917, 215.

Amount of benefits paid during 1917, in respect of sick members, \$4,963.02.

Number of weeks' sickness experienced in 1917, 1,409.

Amount paid for medical attendance during 1917, \$1,348.44.

Amount of cash standing to the credit of Sick and Funeral Benefit Fund at 31st December, 1917, \$43,616.69.

V. ASSETS.

	Grand Body.	Subordinate Bodies.
In bank on 31st December, 1917	\$2,497 63	\$48,271 17
All other .....	.....	20,111 59
Total assets	\$2,497 63	\$68,382 76

VI. LIABILITIES.

Aggregate amount of all liabilities (subordinate lodges)	\$414 25
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VII. MISCELLANEOUS.

Payments for insurance certificates are fixed monthly rates, and are payable from the 1st to the 20th day of each month. Eleven such payments were made during 1917.

The books of the Society were audited on July 2nd, 1917.

Books kept by the Society are as follows: Numerical Statements, Lodge Receipts, Lodge Expenses, Financial Statements.

Names and addresses of auditors: J. R. George, Port Hope, and J. E. Ripper, St. Catharines.

Amount of Grand Treasurer's Bond, \$500.00.

Amount of Grand Secretary's Bond, \$500.00.

VIII. CASH RECEIPTS.

Cash balance from 1916 (not extended), Grand Body, \$1,124.56.

	Grand Body.	Subordinate Bodies.
Cash received during 1917 from:		
Initiation and application fees .....	.....	\$817 00
Per capita tax	\$3,302 50	.....
Dues . . . . .	.....	19,483 15
Assessments . . . . .	.....	422 15
Degrees and cards . . . . .	.....	1,571 00
Supplies sold	703 12	163 70
Rent . . . . .	.....	510 00
Interest . . . . .	.....	1,937 41
All other sources .....	.....	399 01
Total receipts	\$4,005 62	\$25,303 42

IX. CASH EXPENDITURE.

(a) Expenses of Management.

	Grand Body.	Subordinate Bodies.
Cash paid during 1917 for:		
Commission and organization expenses .....	.....	.....
Per capita tax and levies	\$242 62	\$3,034 80
Registration fee	25 00	.....
Expenses of annual meeting	482 50	.....
Supplies bought	319 43	729 61
Rent, light, heat and taxes	33 00	4,062 77
Travelling expenses	268 20	.....
Salaries, officers' and auditors' fees	640 00	1,434 32

Official journal	268 68	.....
Printing, stationery and advertising	155 10	695 89
Postage, telegrams and express	188 02	460 50
Premiums for guarantee of lodge officers	10 00	.....
		<hr/>
Total expenses of management	\$2,632 55	\$10,417 89

(b) Miscellaneous Expenditure.

Funeral benefits .....	.....	1,235 00
Benefits to widows and orphans .....	.....	1,555 00
Sick benefits .....	.....	4,963 02
Medical attendance .....	.....	1,348 44
Gratuities to distressed members .....	.....	219 85
Other expenditures .....	.....	4,887 68
		<hr/>
Total expenditure	\$2,632 55	\$24,626 88

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1917.

(Fourth Class.)

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	.....	.....	.....	.....	.....
25-29.....	.....	.....	.....	.....	.....
30-34.....	2	2,186 00	37 43	.....	.....
35-39.....	16	22,567 00	394 45	1	1,000 00
40-44.....	31	54,218 00	979 85	.....	.....
45-49.....	72	103,281 00	2,434 84	4	7,543 00
50-54.....	116	203,956 00	5,892 08	3	7,000 00
55-59.....	158	287,223 00	11,186 79	5	5,984 00
60-64.....	184	351,807 00	17,601 27	11	20,000 00
65-69.....	283	509,993 00	33,337 93	21	32,008 00
70-74.....	227	376,725 00	31,833 98	31	51,000 00
75-79.....	99	181,033 00	20,304 21	13	23,221 00
80-84.....	27	33,956 00	5,206 04	7	6,548 00
85 & over.....	3	5,500 00	1,142 14	1	597 00
Totals.....	1,218	2,132,445 00	130,351 01	97	154,901 00

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1917.

(Fifth Class.)

Attained ages.	Number of members. Col. 1	Amount of insurance. Col 2	Amount of mortuary payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	1,034	1,175,112 00	21,685 32	1	500 00
25-29.....	4,051	4,548,401 00	83,514 85	14	16,851 48
30-34.....	7,230	8,339,734 00	138,187 86	36	45,905 92
35-39.....	10,146	12,009,573 00	191,616 70	57	66,054 44
40-44.....	11,388	14,225,824 00	232,814 59	85	108,976 48
45-49.....	11,955	15,914,152 00	276,025 97	126	188,932 48
50-54.....	9,708	13,909,310 00	266,660 08	165	217,500 00
55-59.....	8,194	12,502,292 00	277,191 85	186	287,367 00
60-64.....	4,818	7,527,595 00	203,720 67	175	309,000 00
65-69.....	2,015	3,127,600 00	191,263 80	103	161,188 00
70-74.....	555	873,438 00	59,172 38	51	90,500 00
75-79.....	123	186,433 00	16,704 72	16	25,500 00
80-84.....	22	28,726 00	3,723 31	8	17,000 00
85 & over.....	4	7,500 00	1,411 85	1	1,000 00
Totals.....	71,243	94,375,690 00	1,963,693 95	1,024	1,536,275 80

THE COMMERCIAL TRAVELLERS' ASSOCIATION OF CANADA.

(File I, p. 44.)

ANNUAL STATEMENT FOR THE YEAR ENDING 30TH NOVEMBER, 1917.

Head Office, 51 Yonge Street, Toronto, Ont.

Organized in 1871, and incorporated in Canada, 26th May, 1874.

The Executive Officers of the Society at the 30th November, 1917, were as follows:

Alex. Cook, President	Toronto.
C. J. Tuthill, 1st Vice-President	Toronto.
W. Moore, 2nd Vice-President	Toronto.
E. Fielding, Treasurer	Toronto.
Jas. Sargant, Secretary	Toronto.

III. FUNERAL BENEFITS.—None.

IV. SICK BENEFITS.—No official Sick Benefits.

V. ASSETS.

Real estate	\$35,000 00
Bonds, debentures, etc.	1,278,547 15
Cash on deposit, not drawn against, in Dominion Bank, Toronto	14,767 54
Total assets	<u>\$1,328,314 69</u>

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

No actions were instituted against the Association during 1917.
No assessments are made.
The Society's books were duly audited on December 15th, 1917.
Books of record or account kept for the purpose of insurance contracts of benefits:
Insurance Register.
Names and post office addresses of the auditors for 1917 were as follows: James F. Lawson, Toronto; Henry Barber, Toronto.
No changes were, during year ending 30th November, 1917, made in the constitution in relation to insurance certificates or benefits.
Bond for Secretary, \$3,000.00.
Number of members, 12,232.
Number of members whose mortuary benefits were paid in year ending 30th November, 1917, 117.
Amount of benefits paid during the year, \$77,961.92.
Amount of insurance in force 30th November, 1917, \$5,553,638.45.
5 F. S.

VIII. CASH RECEIPTS.

Cash balance from 1916, \$4,922.42.

Cash received during 1917:

Travelling certificates	\$114,435 00
Honorary certificates	7,890 00
Duplicate certificates	324 00
Interest and dividends	59,174 15
Rents	4,450 00
Investments repaid (not extended), \$32,755.65.	

Total receipts	<u>\$186,273 15</u>
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IX. CASH EXPENDITURE.

(a) Expenses of Management.

Amount paid during 1917:

Commission expenses of agencies	\$2,081 94
Law costs	148 85
Expenses of annual meeting	150 00
Supplies bought	100 90
Travelling expenses	143 00
Rent, light, heat and taxes, etc.	5,630 05
Managing officers' salaries, etc.	4,242 00
Clerk hire	1,710 00
Printing and advertising	1,408 76
Postage and stationery, etc.	1,180 23
Patriotic and Red Cross subscriptions	8,779 50
Volunteer members	2,540 00
Other managing expenses	1,569 50

Total	<u>\$29,684 73</u>
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(b) Miscellaneous Expenditure.

Mortuary benefits	77,961 92
Investments (not extended), \$101,537.03.	

Total expenditure	<u>\$107,646 65</u>
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LA SOCIETE DES ARTISANS CANADIENS-FRANCAIS.

(File I, p. 559.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Head Office, Montreal, Quebec.

Chief Agent and Attorney for Ontario, Napoleon Champagne, Ottawa; amount of deposit, \$5,000.00.

Incorporated 28th day of December, 1876.

The Executive Officers of the Society at the 31st December, 1917, were as follows:

Rodolphe Bedard, PresidentMontreal.
J. A. Rouleau, Vice-PresidentMontreal.
Henri Roy, Secretary-TreasurerMontreal.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
		\$ c.
Contracts in force 31st December, 1916.....	43,542	33,080,532 31
Add contracts taken during 1917, new or renewed	3,254	2,093,278 00
Add amount by which various certificates were increased during 1917.....		130,416 00
Gross number and amount of contracts on foot at any time during 1917	46,796	35,304,226 31
	Number.	Amount.
Deductions :		\$ c.
Contracts matured in 1917.....	400	331,939 00
Contracts lapsed in 1917.....	1,991	1,271,107 00
Contracts reduced in 1917.....	....	123,118 25
Total deductions extended.....	2,391	1,726,164 25
Net contracts on foot at 31st December, 1917.....	44,405	33,578,062 06

IV. SICK BENEFITS.

Sick benefits are undertaken by the Supreme Body.
There were paid in 1917 sick benefits to 5,040 members.
Amount paid for sick benefits, \$149,965.28.
The number of weeks' sickness experienced in 1917, 29,993.
Total amount standing to the credit of the fund at 31st December, 1917, \$102,954.81.

V. ASSETS.

	Supreme Body.
Cash value of real estate	\$98,875 09
Mortgages on real estate	740,452 67
Bonds, debentures, securities	2,722,937 91
Actual cash in hand (other than in bank) held by Cashier	4,855 14
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:	
Hochelaga Bank, Montreal, Que.	63,704 98
Hochelaga Bank, Montreal, Que., special deposit	5,000 00
National Bank, Montreal, Que.	14,551 98
Provincial Bank, Montreal, Que.	16,314 24
Dues and assessments, due and unpaid	15,948 05
Interest	44,643 84
Rent due	22,377 32
Furniture, etc.	7,000 00
Supplies, stationery, printed matter, badges, etc.	4,500 00
Loan to members	53,543 00
Loan to members' class, B. & D.	183,320 47
Total	<u>\$3,998,024 69</u>

VI. LIABILITIES.

Amount of claims supposed, reported or unadjusted	\$30,653 00
Assessments paid in advance	5,182 47
All other liabilities	1,738 36
Total liabilities	<u>\$37,573 83</u>

VII. MISCELLANEOUS.

Actions or proceedings instituted against the Society during 1917: Mrs. W. Prenoveau vs. La Societe des Artisans Canadiens-Francais; Superior Court, Montreal District, \$1,120.00. Defence: Society claims Mr. Prenoveau was no longer a member, not having paid his monthly dues. Settlement out of court.

One assessment per month is made for purposes of insurance certificates or benefits. Twelve such assessments were made during 1917 and were payable the first day of every month.

The Society's accounts were duly audited monthly.

The following books of record and account are kept: Ledgers, Record, Card System and Report Books.

Names and post office addresses of the auditors for 1917 were as follows: T. G. Bertrand and W. Lamarre, Montreal, Que.

No changes were, during 1917, made in the Constitution and Rules of the Society in relation to insurance certificates or benefits.

Amount of bond of Secretary-Treasurer, \$10,000.00.

Number of members in Ontario at 31st December, 1917, 1,643.

Number of certificate holders in Ontario at 31st December, 1,643.

Amount of insurance in force in Ontario, 31st December, 1917, \$1,346,594.00.

Number of members in Ontario died during 1917, 16.

Amount of death benefits paid to Ontario members during 1917, \$9,450.00.

Amount of disability benefits paid to Ontario members during 1917, \$5,264.55.

VIII. CASH RECEIPTS.

Cash balances from 1916 (not extended), \$44,702.62.

Cash received during 1917:

Supreme Body.

Dues	\$93,037 80
Assessments	696,685 80
Infantile Benefit funds	615 12
Degrees and cards	2,666 50
Supplies sold, badges, etc.	1,972 46
Rent	1,450 50
Interest	165,110 07
Medical fees	767 50
Premiums for guarantee of officers	1,041 45
Loans to members	27,501 30
Received from investments (not extended), \$117,199.47.	

Total cash receipts	<u>\$990,848 50</u>
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IX. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1917:

Supreme Body.

Annual celebration	\$1,115 83
Commission and organization expenses	12,160 99
Law costs	1,351 56
Commission to collectors and banks	803 23
Help of Lodge members	810 55
Registration fees	399 50
Organizers' salaries	13,976 38
Actuary's fees	1,302 50
Supplies bought	4,395 55
Federal charter	795 05
Expenses of lodge officials' meeting	275 65
Travelling expenses	4,939 69
Taxes, rent, light, heat and repairs to building	3,989 25
Salaries, officers' and auditors' fees	10,000 30
Medical examiner's salary and expenses	910 25
Clerk hire	20,680 87
Official journal	8,581 57
Printing, stationery and advertising	6,464 57
Postage, telegrams and express	2,106 27
Premiums for guarantee of officers	1,147 20
Miscellaneous	97 30
Subordinate medical expenses	352 85

Total expenses of management	<u>\$96,656 91</u>
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(b) Miscellaneous Expenditure.

Life insurance claims	320,025 50
Sick benefits	149,965 28
Old age benefits	100 00
Disability benefits	6,000 00
Loans to members	31,594 00
Infantile benefits	25 00
For investments, etc. (not extended), \$416,456.26.	

Total expenditure	<u>\$604,366 69</u>
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Schedule by ages of membership, amount of insurance, etc., at 31st December, 1917.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	6,673	4,269,971 00	38,613 99	23	15,750 00
25-29.....	5,739	3,960,164 50	40,361 92	33	22,750 00
30-34.....	6,575	4,860,372 50	55,931 68	39	26,620 00
35-39.....	5,623	4,259,477 25	56,388 24	35	29,750 00
40-44.....	5,086	3,894,870 25	60,629 38	37	30,540 00
45-49.....	4,586	3,692,880 31	66,762 20	28	24,816 00
50-54.....	4,185	3,517,965 50	74,369 77	48	41,309 00
55-59.....	3,368	2,864,802 00	69,042 65	50	44,394 00
60-64.....	1,709	1,489,510 75	40,682 49	54	49,624 00
65-69.....	714	644,996 00	18,333 29	27	24,247 00
70-74.....	108	95,252 00	4,527 88	10	7,539 00
75-79.....	34	24,600 00	916 41	2	1,600 00
80-84.....	4	2,200 00	73 81	.....	.....
85 and over.....	1	1,000 00	37 84	.....	.....
Totals.....	44,405	33,578,062 06	526,671 55	386	318,939 00

THE ST. JOSEPH UNION OF CANADA.

(File I, pp. 115, 841.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Head Office, 325 Dalhousie Street, Ottawa, Ont.

Organized 22nd March, 1863; incorporated 1st June, 1864.

The Executive Officers of the Society at the 31st December, 1917, were as follows:

J. Tetreault, PresidentSherbrooke, Que.
Chas. Leclerc, Secretary-TreasurerOttawa, Ont.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(b) *Contracts for Insurance, other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
		\$ c.
Contracts in force 31st December, 1916	28,874	28,363,620 00
Add contracts taken during 1917, new or renewed.....	2,599	1,600,250 00
Gross number and amount of contracts on foot at any time during 1917	31,473	29,963,870 00
	Number.	Amount.
Deductions:		\$ c.
Contracts matured in 1917.....	223	217,100 00
Contracts lapsed in 1917.....	2,395	1,833,600 00
Deduction of certificates		5,250 00
Total deductions extended.....	2,618	2,055,950 00
Net contracts on foot at 31st December, 1917.....	28,855	27,907,920 00

III. FUNERAL BENEFITS.

No special fund for funeral benefits. They are paid out of General Fund.
Number of members' wives deceased in 1917, 123.
Amount paid in respect of deceased wives of members, \$10,106.25.

IV. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who have received sick benefits during 1917, 3,731.
Amount of sick benefits paid, \$101,805.41.
Number of weeks' sickness experienced during 1917, —.
Amount standing to credit of Sick Benefit Fund, \$13,117.53.

V. ASSETS.

Cash value of real estate, less encumbrances	\$80,600 00
Cash value of mortgages	22,800 00
Bonds, debentures, etc.	1,336,548 69
Cash on hand held by cashier	278 45
Cash on deposit to the Society's credit in the following chartered banks:	
Provincial Treasurer, Quebec	5,000 00
Provincial Treasurer, New Brunswick	5,000 00
Le Banque Provinciale, and Hochelaga	3,466 71
Interest due and accrued	21,903 35
Advances to aged members	5,897 85
Advances to members of the Social Class	510,400 14
Total assets, Insurance Fund (not extended)	\$802,146 28
Total assets, Sick and Funeral Fund (not extended)	13,117 53
Total assets, Guarantee Fund (not extended)	644,981 56
Total assets, General and other funds (not extended)	751 18
All other assets	4,311 32
 Total assets	 \$1,996,206 51
Less overdraft	205 65
	 \$1,996,000 86

VI. LIABILITIES.

Amount of claims admitted by the Society	\$13 750 00
Amount of claims for death of members' wives	1,150 00
Dues to members of the social class, payable weekly	170,568 81
 Total liabilities	 \$185,468 81

VII. MISCELLANEOUS.

Actions or proceedings instituted by or against the Society during 1917.—None.
Assessments are made monthly.

Twelve assessments were made during 1917, payable 1st of every month.

No changes were made in the organization or management of the Society and in relation to benefits during 1917.

The accounts were audited continuously.

The books of record are: Councils, Ledgers, General Ledgers, Death Registers, auxiliary books, Members' Registers, Card Index, Social Class Instalment Ledger.

Certain changes were made in the Constitution and Rules in relation to insurance certificates or benefits.

Names and addresses of auditors: Aurelien Belanger and J. F. H. Laperriere, and J. Pinard, Ottawa.

Amount of bond of Secretary-Treasurer, \$5,000.

Amount of bond of Sub-Treasurer, \$1,000.

Amount of bond of Cashier, \$2,000.

Amount of bond of Assistant Secretary, \$1,000.

Number of members in Ontario, 31st December, 1917, 7,263.

Amount of insurance in force in Ontario at 31st December, 1917, \$7,399,850.00.

Number of members in Ontario who died in 1917, 64.

Amount of death benefits paid to Ontario members in 1917, \$66,719.78.

Amount of disability benefits paid to Ontario members in 1917, \$2,470.00.

Amount of old age benefits paid to Ontario members during 1917, \$26,464.50.

VIII. CASH RECEIPTS.

Cash balance from 1916 (not extended), \$24,606.85.

Cash received during 1917 from:

Application fees	\$3 00
Assessments	512,983 79
Transfer fees, degrees and cards	714 00
Supplies sold	372 56
Rent	8,467 85
Deposits of refused applicants	1,237 40
Reimbursement of advances to aged members and organizers	4,240 17
Profit and loss	7 02
Interest and dividends	69,366 35
Amount paid on account of personal accounts	627 90
Refund of interest on purchase of bonds	1,840 54
All other sources (detailed in memo.)	828 78
Cash received from payment of loans or investments (not extended), \$4,207.17.	

Total receipts	\$600,689 36
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IX. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1917 for:

Collection of fees	\$28,528 00
Expenses of triennial meeting	3,621 54
Commission and organization expenses	23,444 45
Law costs	2,023 20
Registration fees	136 00
Investigation of claims and inspection	807 61
Banners and badges	1,090 86
Profit and loss account	195 07
Supplies bought	478 49
Travelling expenses	1,830 15
Rent, etc.	1,800 00
Managing officers' salaries, officers' fees	7,575 23
Clerk hire	14,476 62
Per capita tax to District Councils	7,579 88
Official journal	4,593 15
Printing and stationery	3,157 78
Postage, telegrams and express	3,561 71
Guarantee premiums	31 50
Other expenses	1,839 03
Valuation of policies	1,525 00
Readjustment of rates	1,430 10

Total expenses of management	\$109,725 37
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(b) Miscellaneous Expenditure.

Life insurance claims	210,626 45
Advances to aged members	2,964 23
Sick benefits	101,805 41
Old age benefits	56,918 08.

Members' wives' benefits	10,106 25
Total disability benefits	9,939 24
Maintenance and repairs of real estate; light, heat, taxes and insurance	7,478 64
Refund of interest on purchase of bonds	1,840 54
Expenses, other than the foregoing (detailed in memo.)	1,027 14
For investments (not extended), \$103,623.86.	

Total expenditure \$512,431 35

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1917.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	5,662	4,059,000 00	.....	28	19,000 00
25-29.....	5,030	4,594,450 00	.....	38	32,000 00
30-34.....	4,894	4,952,100 00	.....	25	23,500 00
35-39.....	3,947	4,116,100 00	.....	18	17,500 00
40-44.....	3,252	3,450,150 00	.....	22	20,950 00
45-49.....	2,321	2,463,350 00	.....	15	15,500 00
50-54.....	1,657	1,853,400 00	.....	18	20,500 00
55-59.....	1,037	1,199,600 00	.....	21	26,450 00
60-64.....	722	850,820 00	.....	20	23,000 00
65-69.....	278	322,670 00	.....	7	8,500 00
70-74.....	42	36,160 00	.....	5	4,200 00
75-79.....	9	7,010 00	.....	4	4,000 00
80-84	1	1,000 00	.....	2	2,000 00
85 and over.....	3	2,110 00	.....	.....	.....
Totals.....	28,855	27,907,920 00	.....	223	217,100 00

THE GRAND LODGE OF ONTARIO INDEPENDENT ORDER OF ODDFELLOWS.

(Returns Book, p. 107.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

*To which are appended statements of the Auxiliary Bodies lettered below as
A. B. C. and D.*

Head Office, 229 College Street, Toronto.

Organized 27th July, 1855; incorporated in Ontario, 5th February, 1875.

The Executive Officers of the Society at the 31st December, 1917, were as follows:

Chas. H. Mann, Grand Master	Hamilton.
William Brooks, Grand Secretary	Toronto.
John Donogh, Grand Treasurer	Toronto.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by Endowment Contracts in force 31st December, 1917: None.

Amount covered by Contracts of Insurance other than Endowments.—None.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts of Endowments or benefits in the nature thereof.—None.

(b) Contracts of Insurance other than Endowments, Sick Benefits or Funeral Benefits.—None.

III. FUNERAL BENEFITS.

The Subordinate Lodges undertake Funeral Benefits. The total membership of these lodges at the 31st December, 1917, was 54,654.

The number of deaths in the Society in 1917, 598.

The amount of Funeral Benefits paid in 1917 in respect of deceased members was \$21,907.03.

Number of members' wives died in 1917 (estimated), 145.

Total amount of Funeral Benefits paid in respect of deceased wives, \$1,780.77.

General Benefit Fund includes Sick and Funeral Benefits and General Expense Fund. Nurse Fund (maintained by a few lodges only), \$12,357.32.

Contingent Fund, applicable to any purpose of the lodge, \$25,682.08.

Widows' and Orphans' Fund, \$30,500.07.

Total cash standing to credit of General Benefit Fund at 31st December, 1917, \$2,487,924.09.

IV. SICK BENEFITS.

The Subordinate Lodges undertake Sick Benefits.

The total number of members who received Sick Benefits in 1917 was 4,669.

The amount of benefits paid in 1917 in respect to special relief and sick members was \$124,168.69.

The number of weeks' sickness experienced in 1917 was \$41,454. Amount paid for medical attendance during 1917, \$17,234.36.

Nursing, \$2,910.97.

V. ASSETS.

	Grand Lodge.	Subordinate Lodges.
Amount of real estate .....	.....	\$708,194 01
Amount of mortgages, etc. ....	.....	1,028,277 25
Cash in hands of Grand Secretary and in banks	\$50 00	395,945 39
Amount of cash in Standard Bank, Toronto	11,413 41	.....
Amount of cash in Dominion Bank	5,962 79	.....
Cash in Canada Permanent	1,921 07	.....
Tax due from lodges	32,808 10	.....
All other assets	3,156 67	476,717 32
Total amount of assets	\$55,312 04	\$2,609,133 97

VI. LIABILITIES.

Funds at credit of defunct lodges	\$581 68	.....
Peace Monument Fund	49 72	.....
Balance due Subordinate Lodges	41 54	.....
Bonding Fund	1,921 07	.....
Balance and per capita to Home	8,351 80	.....
Per capita taxes (estimated) .....	.....	\$32,792 40
All other liabilities	281 40	52,670 41
	\$11,227 21	\$85,462 81

VII. MISCELLANEOUS.

Actions or proceedings instituted against the Society during 1917: None.

The books and accounts of the Subordinate Lodges were audited in January and July, 1917, and those of the Grand Lodge in May and June, 1917.

Names and post office addresses of Grand Lodge Auditors: Henry Clarke, Elora; W. E. Gowling, Ottawa.

No changes were, during 1917, made in the Constitution and Rules in relation to insurance certificates or benefits.

Amount of bond of Grand Secretary, \$5,000.00.

Amount of bond of Grand Treasurer, \$5,000.00.

VIII. CASH RECEIPTS.

Cash balance (Grand Lodge) from 1916 (not extended), \$11,530.04.	Grand Lodge.	Subordinate Lodges.
Cash received during 1917 from:		
Initiation fees .....	.....	\$51,009 02
Dues . . . . .	.....	357,524 84
Per capita tax and Home tax	\$65,316 50	.....
Charter fees	30 00	.....
Supplies sold	6,338 82	.....
Rent, interest and dividends .....	.....	125,552 69
Interest	669 03	.....
Bonding charges	626 04	.....
All other sources	600 88	161,502 45
Total receipts	\$73,581 27	\$695,589 00

IX. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1917 for:	Grand Lodge.	Subordinate Lodges.
Per capita tax	\$150 00	.....
Registration fee	25 00	.....
Expenses of annual meeting	6,026 72	.....
Rent	1,200 00	.....
Supplies bought	5,360 28	.....
Salaries, officers' and auditors' fees	5,012 50	.....
Official journal	658 10	.....
Printing, stationery and advertising	1,066 88	.....
Postage, telephone, telegrams and express	870 34	.....
Travelling expenses	1,621 10	.....
Law costs (retaining fee)	115 00	.....
Other management expenses (detailed in memo.)	2,821 21	\$198,685 58
Total expenses of management	\$24,927 13	\$198,685 58

(b) Miscellaneous Expenditure.

Funeral benefits .....	.....	23,687 80
Benefits to widows and orphans .....	.....	33,131 00
Sick benefits .....	.....	118,804 76
Medical attendance and nursing .....	.....	20,145 33
Gratuities—special relief .....	.....	5,363 93
Ontario Oddfellows' Home	12,331 90	.....
Dues of members on active service	27,601 11	.....
All other expenditure	904 00	156,653 64
Grand total	\$65,764 14	\$556,472 04

(A) *The Oddfellows' Funeral Aid Association of the Counties of Lincoln and Welland.*

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Receipts (dues and interest) and balance in bank, December 31st, 1917 ..	\$2,005 08
Expenses of management	1,238 86
Balance on hand, in bank and invested	3,691 76
Membership, 31st January, 1917	349
Initiated	27
Died	5

(B) *Abstract from the returns of Rebekah Lodges to the Grand Lodge of Ontario, 31st December, 1917.*

	Males.	Females.	Total.
Number of members, 31st December, 1916	5,219	8,713	13,932
Admitted during 1917	924	1,792	2,716
Total	6,143	10,505	16,648
Deduct	455	778	1,233
Membership, 31st December, 1917	5,688	9,727	15,415

RECEIPTS.

Dues	\$10,154 04
Initiations	2,824 30
Rents, etc.	260 23
Miscellaneous	6,682 03
Total	\$19,920 60

EXPENDITURE.

Relief of members	\$281 17
Relief of widows and orphans	16 50
I.O.O.F Home	422 35
Special relief	1,140 32
Total	\$1,860 34
Amount paid out for working expenses, 1917	\$4,601 23
Assets:	
Expenses, lodges	19,678 40
Invested fund of Rebekah Lodges	15,638 45
Cash on hand, Rebekah Lodges	14,488 50
Cash on hand of assembly	2,027 03
Total assets	\$51,832 38

(C) The following summary from the returns of the Grand Encampment shows the Membership and standing at 31st December 1917.

Number of members as from last report	8,214
Initiated during the year ending 31st December, 1917	894
Admitted by card during the year ending 31st December, 1917	41
Reinstated during the year ending 31st December, 1917	31

Total membership at any time during 1917 9,180

Deductions:

Withdrawn by card	61
Suspended by non-payment of dues	369
Suspended for cause	66
Deceased	77
	573

Net membership, 31st December, 1917 8,607

Number of Patriarchs relieved in 1917	477
Relief to widowed families	\$232 10
Amount paid for burying the dead in 1917	599 06
Amount paid for special relief in 1917	601 84
Amount paid for relief of Patriarchs (sick benefits)	5,993 27

Total amount of relief paid \$7,426 27

Receipts from all sources	\$27,770 79
Current expenses (Subordinates)	16,706 99
Cash assets (Subordinates)	24,703 08
Invested funds (Subordinates)	25,268 48

(D) Record of the Oddfellows' Mutual Aid Association of the City of London, Ontario.

YEAR ENDING 31ST DECEMBER, 1917.

Number of members died in 1917 .....	.....
Number of members, 31st December, 1917	47
Amount of cash received during the year 1917	\$26 40
Amount of expenses in management in 1917 .....	.....
Amount paid funeral claims .....	.....
Amount on hand, 31st December, 1917	38 74

THE PROVINCIAL GRAND ORANGE LODGE OF ONTARIO WEST.

(File I, page 25.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Head Office, 39 Browning Avenue, Toronto, Ont.

Organized 20th February, 1860; incorporated 11th September, 1891.

The Executive Officers of the Society at the 31st December, 1917, were as follows:

Major J. T. Hartt, M.P.P., Grand MasterOrillia.
Major Donald Sharpè, M.P.P., Deputy Grand Master.....Welland.
James F. Harper, Grand TreasurerHamilton.
W. M. Fitzgerald, Grand SecretaryToronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Primary Lodges, with a membership of 37,828.

Number of members of the Society who died during 1917, 708.

Total amount of funeral benefits paid in 1917, in respect of deceased members, \$1,077.25.

Amount standing to credit of Sick and Funeral Fund, \$40,302.28.

II. SICK BENEFITS.

Number of members who received sick benefits during 1917, 101.

Total amount of benefits paid in 1917, in respect of sick members, \$1,395.75.

Number of weeks' sickness experienced in 1917, 418.

Amount paid for medical attendance during 1917, \$3,567.75.

III. ASSETS.

	Grand Lodge.
Actual amount of cash on hand, 1st March, 1917	\$97 55
Cash on deposit, Bank of Hamilton, Hamilton	8,916 42
Total	<u>\$9,013 97</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

The Society's accounts were duly audited March 1st and 2nd, 1918, and the names and addresses of the auditors for 1917 are W. H. Taylor, Aurora, and A. A. Gray, Toronto.

Books of account kept by the Society are: Cash Book, Receipt Book, and Ledger.
Amount of bond of Treasurer, \$2,000.00.

VI. CASH RECEIPTS.

Cash balance from 1916 (not extended), \$8,546.70.	
Cash received during 1917 from:	
Applications (special)	\$19 50
Assessments	302 00
Per capita tax and levies	9,729 25
Interest and dividends	129 26
All other sources	706 40
	<hr/>
Total	\$10,886 41
	<hr/>

VII. CASH EXPENDITURE.

(a) Expenses of Management.

	Grand Lodge.	Subordinate Lodges.
Cash paid during 1917 for:		
Commission	\$3,382 79	.....
Registration fee	25 00	.....
Expenses of annual meeting	15 30	.....
Supplies bought	74 65	.....
Travelling expenses	52 30	.....
Rent, light, heat and taxes	50 00	.....
Managing officers' salaries	1,387 00	.....
Printing, stationery and advertising	602 58	.....
Postage, telegrams and express	191 97	.....
Premium for guarantee of lodge officers	8 00	.....
Discount	12 70	.....
	<hr/>	<hr/>
Total expenses of management	\$5,802 29	.....

(b) Miscellaneous Expenditure.

Per capita tax and levies, other than for management ..	1,642 85	.....
Sick benefits .....	.....	\$1,395 75
Funeral benefits .....	.....	1,077 25
Medical attendance .....	.....	3,567 75
Grants to orphanages	250 00	.....
Grants to lodges in Northern Ontario	1,000 00	.....
Grants to Legislative Committee	1,350 00	.....
All other	374 00	.....
	<hr/>	<hr/>
Totals	\$10,419 14	\$6,040 75
	<hr/>	<hr/>

THE GRAND LODGE OF THE SONS AND DAUGHTERS OF IRELAND
PROTESTANT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Head Office, Toronto.

Organized 10th March, 1890; incorporated in Ontario 6th October, 1893.

The Executive Officers of the Society at the 31st December, 1917, were as follows:

L. H. Reid, Past Grand PresidentToronto.
George McComb, Grand PresidentToronto.
Frank Evans, Grand Vice-PresidentToronto.
James Steele, Grand SecretaryToronto.
Robert Kerr, Grand TreasurerToronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Grand Lodge, the total membership of which at 31st December, 1917, was 441.

Number of members who died during 1917, 3.

Total amount of funeral benefits paid during 1917, \$300.00.

II. SICK BENEFITS.

Sick benefits are undertaken by Subordinate Lodges.

Number of members who received sick benefits during 1917, 4.

Amount of sick benefits paid in 1917, \$61.00.

Number of weeks' illness experienced in 1917, 17.

Amount paid for medical attendance during 1917, \$320.72.

Amount of cash standing to credit of general fund, \$2,591.10.

III. ASSETS.

Cash, 31st December, 1917, in bank of Nova Scotia, Toronto	\$2,591 10
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Total assets	\$2,591 10
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IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made quarterly.

Four assessments were made during the year 1917, payable March, June, September, and December.

The Society's accounts were duly audited February 23rd, 1918.

Books of record or accounts kept for purposes of insurance certificates are as follows: Cash Book and Ledger.

Names and post office addresses of auditors for 1917: W. J. Dunlop and Alexander Douglas, Toronto.

No changes were made, in 1917, in the organization or management of the Society.

No changes were made in the constitution and rules, in relation to benefits.

VII. CASH RECEIPTS.

Cash balance from 1916 (not extended), Grand Body, \$2,005.02; Subordinate, no information.

	Grand Body.	Subordinate Bodies.
Cash received during 1917 from:		
Dues . . . . .	.....	\$1,293 10
Application fees . . . . .	.....	17 00
Assessments	\$765 00	.....
Supplies sold	2 50	.....
Interest	50 18	.....
All other	173 40	.....
	<hr/>	<hr/>
Totals	\$991 08	\$1,310 10
	<hr/>	<hr/>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

	Grand Body.	Subordinate Bodies.
Cash paid during 1917 for:		
Registration fee	\$3 00	.....
Travelling expenses	5 00	.....
Expenses of meeting	6 00	.....
Printing, stationery and advertising	36 00	.....
Postage, etc.	32 00	.....
Salaries	4 00	.....
Other management expenses	19 00	.....
	<hr/>	<hr/>
Total expenses of management	\$105 00	.....

(b) Miscellaneous Expenditure.

Funeral benefits	300 00	.....
Sick benefits . . . . .	.....	\$61 00
Medical attendance . . . . .	.....	320 72
	<hr/>	<hr/>
Grand totals	\$405 00	\$381 72
	<hr/>	<hr/>

TORONTO POLICE BENEFIT FUND.

(File I., p. 9.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Head Office, Police Headquarters, Toronto.

Organized in January, 1882; incorporated, 2nd March, 1882.

The Executive Officers of the Society at the 31st December, 1917, were as follows:

Essen Bond, Chairman	Toronto.
Thos. Bustard, Secretary	Toronto.
Col. H. J. Grasett, Treasurer ..	Toronto.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for endowments or for benefits in the nature thereof:

Contracts in force, 31st December, 1916	595
New contracts taken during 1917	2
	<hr/>
	597

Deductions:

Contracts surrendered in 1917	18
Contracts matured in 1917	2
Contracts cancelled	6
	<hr/>
	26

Net endowment contracts on foot, 31st December, 1917	571
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V. ASSETS.

Mortgages ..	\$50,000 00
Bonds, debentures, etc.	650,260 18
Cash on deposit in Imperial Bank, Toronto	28,070 66
	<hr/>
Total assets	\$728,330 84

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

Actions or proceedings instituted against the Society during 1917: None.

Fifteen assessments were made during the year 1917, payable the 1st and 15th day of each month.

The Society's accounts for the year 1917 were duly audited on the 12th day of January, 1918.

The books of account and record are: Pensioners' Ledger and Minute Book.

The auditors for 1917 were Walter Sterling and A. E. Black, Toronto.

No changes were made during the year 1917 in the Constitution and Rules of the Society in relation to assessments and pensions.

VIII. CASH RECEIPTS.

Cash balance from 1916 (not extended), \$21,745.60.

Cash received during 1917 from:

Assessments	\$54,245 72
Interest and dividends	32,678 43
Fines	379 92
Subscription <i>re</i> Patriotic and Red Cross	14,139 50
Criminal justice money	2,092 34
Other sources	12,827 96

Cash received from investments (not extended), \$635.11.

Total receipts	<u>\$116,363 87</u>
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IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1917 for:

Law costs and medical	\$47 50
Printing, stationery, etc.	197 60
Registration fee	10 00

Total expenses of management	<u>\$255 10</u>
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(b) *Miscellaneous Expenditure.*

Pensions or payments in the nature thereof	34,809 11
Benefits to widows and orphans	886 30
Refund of sick stoppages	460 23
Refund criminal justice	1,075 10
Donation, Red Cross Fund	3,065 75
Insurance premiums <i>re</i> military service	669 92
Donation, Prisoners of War Bread Fund	125 00
Donation, Patriotic Fund	9,966 45
Donation, overseas tobacco	169 50
Y. M. C. A. Military Fund	937 80
All other expenditure	150 00
For investments (not extended), \$58,103.66.	

Total expenditure	<u>\$52,570 26</u>
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THE HAMILTON POLICE BENEFIT FUND.

(Returns Book, p. 513.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Head Office, Hamilton, Ont.

Organized 8th December, 1890; incorporated 13th February, 1891.

The Executive Officers of the Society at the 31st December, 1917, were as follows:

John Clark, President	Hamilton.
Joseph Crocker, Secretary	Hamilton.
Henry Smith, Committeeman	Hamilton.
Henry Sayer, Committeeman	Hamilton.
Roy McGavin, Committeeman	Hamilton.
Charles Green, Committeeman	Hamilton.
W. R. Whatley, Treasurer	Hamilton.

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the total membership of which is 96.
Total amount of funeral benefits paid during 1917, \$480.00.
Number of members of the Society who died during 1917, one.

V. ASSETS.

Cash value of mortgages	\$52,350 00
Bonds, debentures, etc.	61,000 00
Cash on deposit to Society's credit in Bank of Hamilton	3,177 83
Interest due	2,266 51
Total	<u>\$118,794 34</u>

VI. LIABILITIES.

Total amount of liabilities at 31st December, 1917.—None.

VII. MISCELLANEOUS.

No action was instituted against the Society during 1917.
Twenty-four assessments were made during 1917.
The books of record for purposes of insurance certificates are Members' Register,
etc.
The accounts for the year 1917 were duly audited 25th February, 1918.
Names and addresses of auditors: Samuel H. Kent and Walter Anderson, Hamilton.

VIII. CASH RECEIPTS.

Cash balance from 1916 (not extended), \$7,276.12.

Cash received during 1917 from:

Assessments	\$9,033 71
Interest	7,147 90
Repayment of loan, \$16,814.80.	

Total receipts	\$16,181 61
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IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1917 for

Commission and organization	\$42 80
Registration fee	3 00
Salaries and auditors, etc.	20 00
Printing	8 50
Postage	25
Interest	15 75
	<hr/>
	\$90 30

(b) *Miscellaneous Expenditure.*

Life insurance claims	480 00
Interest cheque returned	180 00
Pensions to members	2,785 80
For investments (not extended), \$33,558.60.	

Total expenses	\$3,536 10
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LONDON POLICE BENEFIT FUND ASSOCIATION.

(Returns Book, p. 370.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Head Office, Police Headquarters, London.

Organized 1st January, 1887; incorporated 12th March, 1887.

The Executive Officers of the Society at the 31st December, 1917, were as follows:

Robert Egelton, ChairmanLondon.
 Elmer Walsh, SecretaryLondon.
 W. T. Williams, TreasurerLondon.

V. ASSETS.

Bonds, debentures, etc.	\$78,500 00
Cash on deposit to the Association's credit in the Huron & Erie Mortgage Corporation	2,505 87
Total assets	<u>\$81,005 87</u>

IV. LIABILITIES.—None.

VII. MISCELLANEOUS.

No action or proceeding was instituted or prosecuted by or against the Society.

Assessments are made twice a month. The Society's accounts for 1917 were duly audited, January 23rd, 1918.

The books of record or account kept are: Minute Book, Ledger and Journal.

Names and addresses of auditors for 1917: James S. Bell and Thomas Nickle, London.

Certain changes in the organization or management or the constitution and rules of the Society have been made during the year 1917.

Number of members on 31st December, 1917, 45.

VIII. CASH RECEIPTS.

Cash balance from 1916 (not extended), \$7,573.53.

Cash receipts for 1917:

Assessments	\$3,053 14
Interest and dividends	3,565 39
All other sources	625 00
From investments (not extended), \$6,000.00.	

Total receipts	<u>\$7,243 53</u>
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IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1917 for:	
Registration	\$3 00
Salaries	10 00
Printing	15 50
Travelling expenses	10 00
<hr/>	
Total expenses of management	\$38 50

(b) *Miscellaneous Expenditure.*

For investments, etc. (not extended), \$18,272.69.

Total expenditure	<hr/> \$38 50 <hr/>
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THE OFFICERS' WIDOWS' AND ORPHANS' FUND OF THE BANK OF BRITISH
NORTH AMERICA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Head Office, St. James Street, Montreal.

Head Office in Ontario: The office of the Bank of British North America, corner
Yonge and Wellington Streets, Toronto, Ontario.

Organized 14th October, 1891.

The Executive Officers of the Society at the 31st December, 1917, were as follows:

H. B. MacKenzie, President.....	Montreal, Que.
J. Dodds, Vice-President.....	London, England.
J. Anderson, Trustee.....	Montreal, Que.
O. R. Rowley, Trustee.....	Montreal, Que.
H. A. Harvey, Trustee.....	Montreal, Que.
J. McEachern, Trustee.....	Winnipeg, Man.
R. P. Fraser, Hon. Secretary-Treasurer.....	Montreal, Que.

I. AND II. SICK AND FUNERAL BENEFITS.—None.

III. ASSETS.

Cash value of mortgages	\$25,000 00
Cash value of bonds, debentures, etc.	322,727 00
Cash on deposit to credit of fund, not drawn against, in the following chartered bank:	
Bank of British North America, Montreal, Que.	14,972 49
Total assets	<u>\$362,699 49</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly and quarterly.

The Fund's accounts were duly audited during 1917 on the 31st December, 1917.

Books of record and account kept of the Fund are as follows: Cash Book, Journal,
Individual Ledger, Annuity Book, Record of Births, Marriages and Deaths, Minute Book
and Register of Investments.

Names and post office addresses of the auditors for 1917 were as follows: Price
Waterhouse & Co., Montreal, Que.

VII. CASH RECEIPTS.

Cash balance from 1916 (not extended), \$11,376.68.

Cash received during 1917 from:

Interest	\$18,894 76
Subscriptions from married members, and fees from unmarried members	11,722 40
Donations from bank	9,003 60
Cash received from repayments of loan (not extended), \$538.43.	
Total receipts	<u>\$39,620 76</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1917 for:

Law costs	\$2 00
Registration fee	10 00
Salaries, etc.	50 00
Stamps on cheques, etc.	6 91
Total expenses of management	<u>\$68 91</u>

(b) Miscellaneous Expenditure.

Benefits to widows and orphans	10,859 40
Other expenditure	421 19
For investments, etc. (not extended), \$25,213.88.	
Total expenditure	<u>\$11,349 50</u>

TORONTO TYPOGRAPHICAL UNION, No. 91.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Head Office, Toronto.

Organized in 1844; incorporated in Ontario, 13th September, 1894.

The Executive Officers of the Society at the 31st December, 1917, were as follows:

Robert Elliott, PresidentToronto.
E. G. How, TreasurerToronto.
Samuel Hadden, SecretaryToronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by this Society, the total membership of which is 1,150.

Number of members who died during 1917, 15.

Amount of funeral benefits paid in 1917, \$750.00.

Total cash standing to credit of Sick and Funeral Fund, 31st December, 1917, \$2,450.25.

II. SICK BENEFITS.

Number of members who received sick benefits in 1917, 90.

Amount of sick benefits paid in 1917, \$1,595.00.

Number of weeks' sickness experienced in 1917, 332.

III. ASSETS.

War Loan Bonds	\$3,000 00
Sick and Funeral Fund (Merchants Bank)	2,450 25
	<hr/>
	\$5,450 25

IV. LIABILITIES.—None.

V. MISCELLANEOUS,

The Society's books were audited during 1917, quarterly.

Names and addresses of auditors for 1917, were as follows: W. R. Steep, Ernest Webb, and F. MacNeillie, Toronto, Ont..

Books kept for the purposes of benefit fund: Treasurer's and Financial Secretary's Ledgers, Treasurer's Cash Book and Ledger.

No changes were made in the rules relating to sick benefits.

Amount of bond of Secretary, \$400.00.

Amount of bond of Treasurer, \$400.00.

VII. CASH RECEIPTS.

Cash balance from 1916 (not extended), \$2,573.71.

Cash received during 1917 from:

Dues	\$2,430 41
Interest	84 99
	<hr/>
Total receipts	\$2,515 40
	<hr/>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1917 for:

All management expenses are paid by the Union.

(b) *Miscellaneous Expenditure.*

Sick benefits	\$1,595 00
Funeral benefits (\$4,925.00 paid by International)	850 00
	<hr/>
Total expenditure	\$2,445 00
	<hr/>

METHODIST BOOK AND PUBLISHING HOUSE EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Head Office, John and Queen Streets, Toronto.

Organized 8th November, 1894; incorporated 11th February, 1895.

The Executive Officers of the Society at the 31st December, 1917, were as follows:

Thos. Baxter, PresidentToronto.
Jas. Anderson, Vice-PresidentToronto.
A. J. Saunders, Secretary-TreasurerToronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 172.
Number of members who died during 1917, 1.
Amount of funeral benefits paid in 1917, \$100.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1917, 20.

Amount of benefits paid in 1917, \$340.00.

Number of weeks' sickness experienced in 1917, 70½.

Balance to credit of fund, \$399.86.

III. ASSETS.

Cash in Dominion Bank	\$399 86
Cash value of bonds	445 00
Total	<u>\$844 86</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

The accounts of the Society were audited 11th January, 1918.
The books of account kept by the Society are: Cash Book and Record Book.
Names and addresses of auditors of accounts for 1917: R. Whittaker and D. W. Ross, Toronto, Ont.
Assessments are made weekly and are payable each Saturday.
Number of assessments made during 1917, 30.
No changes were, during 1917, made in the Constitution and Rules in relation to insurance certificates.

VIII. CASH RECEIPTS.

Cash balance from 1916 (not extended), \$813.19.

Cash received during 1917 from:

Dues	\$527 50
Interest	12 17
Total receipts	<u>\$539 67</u>

IX. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1917 for:

Registration fee	\$3 00
Supplies bought	50
Salaries	61 00
Postage, etc.	3 50
Total expenses of management	<u>\$68 00</u>

(b) Miscellaneous Expenditure.

Funeral benefits	100 00
Sick benefits	340 00
For investments (not extended), \$445.00.	
Total expenditure	<u>\$508 00</u>

H. M. ARMY AND NAVY VETERANS' SOCIETY OF HAMILTON.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Head Office, Foresters' Hall, James Street N., Hamilton, Ont.

Organized 5th October, 1889, and incorporated 4th January, 1897.

The Executive Officers of the Society at the 31st December, 1917, were as follows:

John Gardner, PresidentHamilton.
 Wm. H. Simons, TreasurerHamilton.
 Edward P. Wyatt, SecretaryHamilton.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1917, 87.

Five members died during 1917, and funeral benefits were paid amounting to \$400.00.

Amount standing to credit of Funeral Benefit Fund, \$387.47.

II. SICK BENEFITS.

Amount paid for medical attendance	\$85 50
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III. ASSETS.

Victory War Loan	\$500 00
Cash on hand	7 40
Cash deposited with the Hamilton Provident and Loan Society	380 07
All other assets	30 16
Total assets	<u>\$917 63</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

The Society's accounts were duly audited on 18th January, 1918.

Names and post office address of the auditors for 1917: G. W. Sutcliffe and A. Wyatt, Hamilton.

The books of account kept by the Society are: Minute Book, Cash Book and Ledger. No changes were made in the by-laws during 1917.

VII. CASH RECEIPTS.

Cash balance from 1916 (not extended), \$1,154.01.

Cash received during 1917 from:

Application fee	\$3 50
Initiation fees	11 00

Dues	226 60
Donations	95 00
Interest	33 74
Fines	55
All other sources	192 11

Total receipts	\$562 50
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VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1917 for:

Commission	\$10 75
Supplies bought	30 16
Registration fee	3 00
Salaries	27 62
Rent	15 00
Printing, etc.	12 30
Postage	9 82
Other expenditures	239 35

Total management expenses	\$348 00
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(b) *Miscellaneous Expenditure.*

Funeral benefits	400 00
Medical attendance	85 50
For investments (not extended), \$495.54.	

Total expenditure	\$833 50
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BEAVER SICK AND FUNERAL BENEFIT CLUB OF TORONTO.

ANNUAL STATEMENT FOR THE SEVEN MONTHS ENDING 31ST DECEMBER, 1917.

Head Office, Toronto, Ont.

Organized April 1st, 1917; incorporated 8th May, 1917.

The Executive Officers of the Society at the 31st December, 1917, were as follows:

Jos. Rew, PresidentToronto.
H. Page, TreasurerToronto.
G. H. Brown, SecretaryToronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 74.
Number of members who died during 1917, 1.
Amount of funeral benefits paid in respect of deceased members, \$38.00.

II. SICK BENEFITS.

Number of members who received sick benefits during 1917, 5.
Amount of sick benefits paid during 1917, \$123.98.
Number of weeks' sickness experienced during 1917, 26.
Amount paid for medical attendance during 1917, nil.
Total cash standing to credit of Sick and Funeral Benefit Fund at 31st December, 1917, \$35.58.

III. ASSETS.

Cash in Bank of Hamilton, Toronto	\$35 58
Total assets	<u>\$35 58</u>

IV. LIABILITIES—None.

V. MISCELLANEOUS.

Nine assessments were made in 1917.
The Society's accounts were duly audited in June and December, 1917.
Names and addresses of the auditors of accounts for 1917: W. Winshipp and W. Gorham, Toronto.
Certain changes were, during 1917, made in the organization and management or in the Constitution and Rules of the Society in relation to benefits.

VII. CASH RECEIPTS.

Cash balance from 1916 (not extended), nil.

Cash received during 1917 from:

Initiation fees	\$46 00
Dues	356 30
Per capita tax	38 00
Interest	1 07
Total receipts	<u>\$441 37</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1917 for:

Incorporation fee	\$1 00
Registration fee	6 00
Rent	6 00
Supplies bought	8 81
Total expenses of management	<u>\$21 81</u>

(b) Miscellaneous Expenditure.

Funeral benefits	38 00
Sick benefits	123 98
Dividends to members	222 00
Total expenditure	<u>\$405 79</u>

TORONTO RAILWAY EMPLOYEES' UNION AND BENEFIT SOCIETY.

ANNUAL STATEMENT OF THE BENEFIT FUND FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Head Office, Church Street, Toronto.

Organized 24th August, 1893, and incorporated in Canada, 30th November, 1893;
re-incorporated in Ontario, 26th April, 1897.

The Executive Officers of the Society at the 31st December, 1917, were as follows:

James Scott, PresidentToronto.
W. D. Robins, Financial SecretaryToronto.
Jos. Gibbons, Business Agent, Rec. Secretary and Treasurer
(Labor Temple)Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the International body. Membership of local body, 1,993, and nearly 900 at war.

Number of members who died during 1917, 12 at home and 26 at war.
Amount of funeral benefits paid in respect of deceased members, \$7,450.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1917, 205.
Total amount of benefits paid in 1917, in respect of sick members, \$3,752.90.
Number of weeks' sickness experienced in 1917, 634.
Amount paid for medical attendance during 1917, \$1,326.50.
Amount standing to credit of Sick Fund, 31st December, 1917, \$864.10.

III. ASSETS.

Cash in Home Bank of Canada, 31st December, 1917	\$864 10
Total	<u>\$864 10</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Dues are paid monthly.
The Society's books were audited for 1917 on the last day of March, June, September and December.
Name and address of auditor for 1917 was as follows: Geo. Coney, Toronto.
The books of account kept by the Society are: Due Book, Cash Book and Ledger.
No changes were made during 1917 in the constitution and rules.
Amount of bond of Secretary, \$500.
Amount of bond of Treasurer, \$1,000.

VII. CASH RECEIPTS.

Cash balance, 31st December, 1916, \$500.00.

Cash received during 1917 from:

Dues	\$5,443 50
International Union	7,450 00
<hr/>	
Total receipts	\$12,893 50
<hr/>	

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1917 for:

All expenses of management are paid from the general fund.

(b) Miscellaneous Expenditure.

Funeral benefits (paid by International)	\$7,450 00
Sick benefits	3,752 90
Medical attendance	1,326 50
<hr/>	
Total expenditure	\$12,529 40
<hr/>	

THE DOMINION EXPRESSMEN'S SICK BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Head Office, King and Simcoe Streets, Toronto, Ont.

Organized 30th November, 1890, and incorporated in Ontario 6th December, 1893.

The Executive Officers of the Association at the 31st December, 1917, were as follows:

William C. Jex, President, Dominion ExpressToronto.
W. M. Carruthers, Secretary-TreasurerToronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Association. Membership, 1,138.
Number of members who died during 1917, 8.
Amount of funeral benefits paid, \$1,200.00.
Cash standing to credit of Funeral Benefit Fund, \$195.55.

II. SICK BENEFITS.

Sick benefits are undertaken by the Association.
Number of members who received sick benefits in 1917, 210.
Total amount of sick benefits paid in 1917, \$4,415.79.
Number of weeks' sickness experienced in 1917, 736.
Total amount of cash standing to the credit of Sick Benefit Fund at 31st December, 1917, \$4,303.55.

III. ASSETS.

Cash in Dominion Bank, Toronto, Sick Benefit	\$4,303 55
Cash in Dominion Bank, Toronto, Funeral Benefit Fund	195 55
Total assets	<u>\$4,499 10</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made for the purpose of benefit certificates monthly.
Twelve such assessments were made during the year 1917.
The Society's books were duly audited on January 15th, 1917.
The following books of record and account are kept for the purpose of benefits:
Ledger, Index Book and Bank Books.
The names and post office addresses of the auditors for 1917 were as follows: W. J. Wilson, C. A. Girvin, and A. H. McInnis, Toronto.
Amount of bonds of Secretary-Treasurer, \$500.

VII. CASH RECEIPTS.

Amount of cash on hand, 31st December, 1916, \$4,086.84.

Cash received during 1917 from:

Dues	\$142 00
Assessments	6,408 50
Interest	100 05
All other	25 00
Total receipts	<u>\$6,675 55</u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1917 for:

Registration	\$10 00
Salaries, officers' and auditors' fees	456 00
Printing, stationery and advertising	110 50
Postage	24 50
Premiums	5 00
Unpaid dues returned	41 50
Total expenses of management	<u>\$647 50</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits	1,200 00
Sick benefits	4,415 79
Total expenditure	<u>\$6,263 29</u>

WM. & J. G. GREEY'S EMPLOYEES' MUTUAL SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Head Office, 6 Church Street, Toronto.

Organized 1887; incorporated 11th January, 1899.

The Executive Officers of the Society at the 31st December, 1917, were as follows:

Geo. Hendry, Vice-PresidentToronto.
 J. G. Greey, TreasurerToronto.
 F. D. Hunt, SecretaryToronto.

II. SICK BENEFITS.

Number of members in the Society at 31st December, 1917, 80.
 Number of members who received sick benefits during 1917, 16.
 Total amount of sick benefits paid during 1917, \$171.35.
 Number of weeks' sickness experienced during 1917, 42 5-6.
 Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1917, \$229.27.

III. ASSETS.

Cash in Imperial Bank, Toronto	\$229 27
Total assets	<u>\$229 27</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

One member of the Society died in 1917.
 Assessments were made for the purpose of benefits monthly, and special assessments when required.

Ten such assessments were made during the year 1917.

The Society's books were duly audited January, April, July and October, 1917.

The following books of record are kept: Minute Book, Secretary's and Treasurer's Cash Books.

Names and post office addresses of the auditors for 1917 were as follows: J. H. Atkinson and F. J. Martin, Toronto.

VII. CASH RECEIPTS.

Cash balance from 1916 (not extended), \$192.02.

Cash received during 1917 from:

Assessments	\$174 50
Interest	5 25
Donation from firm	43 85

Total	<u>\$223 60</u>
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VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1917 for:

Registration fee	\$3 00
Secretary	12 00
	<hr/>
Total management expenses	\$15 00

(b) *Miscellaneous Expenditure.*

Sick benefits	171 35
	<hr/>
Total expenditure	\$186 35
	<hr/>

THE COCKSHUTT PLOW COMPANY RELIEF ASSOCIATION.
ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Head Office, Brantford.

Incorporated in Ontario, August 19th, 1899.

The Executive Officers of the Society at the 31st December, 1917, were as follows:

- H. Cockshutt, Honorary PresidentBrantford.
- John Horrison, PresidentBrantford.
- F. Scanlan, First Vice-PresidentBrantford.
- C. J. Graham, Second Vice-PresidentBrantford.
- J. Kirkpatrick, SecretaryBrantford.
- P. M. Yule, TreasurerBrantford.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, total membership of which is 545.
Number of members who died during 1917, 7, and funeral benefits were paid amounting to \$280.00.
Total cash standing to credit of Funeral Benefit Fund at 31st December, 1917, \$514.62.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society. Ninety-five members received sick benefits during 1917, amounting to \$1,331.37.
Number of weeks' sickness experienced in 1917, 332 5-6.

III. ASSETS.

Cash in Bank of Montreal, Brantford \$514 62

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly, or oftener if necessary.
The Society's accounts were audited January 14th, 1918.
The books of record kept are as follows: Assessment Book, Financial Detail Book, Cash Book, Minute Book.
Names and post office addresses of the auditors of accounts of 1917: Chas. Faulds, and C. R. Stiles, Brantford.
No changes were made in regard to sick benefits during 1917.

VII. CASH RECEIPTS.

Cash balance from 1916 (not extended), \$594.90.

Cash received during 1917 from:

Assessments	\$1,745 95
Interest and dividends	14 82
Total	<u>\$1,760 77</u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1917 for:

Law costs	\$0 50
Registration fee	3 00
Printing, stationery and advertising	46 20
Officers' salaries, etc.	151 50
Postage	3 48
Total	<u>\$204 68</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits	280 00
Sick benefits	1,331 37
Gratuities	25 00
Grand total	<u>\$1,841 05</u>

COBBAN MANUFACTURING COMPANY'S EMPLOYEES' MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Head Office, Toronto.

Organized 19th January, 1889; incorporated in Ontario, 4th July, 1894.

The Executive Officers of the Society at the 31st December, 1917, were as follows:

W. Rice, PresidentToronto.
H. Meade, SecretaryToronto.
T. R. Hughes, TreasurerToronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society; total membership at 31st December, 1917, 77.

Number of members who died during 1917.—None.
Amount of funeral benefits paid during 1917.—Nil.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1917, 9.
Amount paid for sick benefits during 1917, \$62.50.
Number of weeks' sickness experienced in 1917, 20 5-6.
Total amount of cash standing to credit of Sick Benefit Fund, \$150.00.

III. ASSETS.

Cash on deposit in Dominion Bank, Toronto	\$150 00
Total assets	<u>\$150 00</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly.
Society's books were duly audited on December 22nd, 1917.
The books of record are Cash Book and Ledger.
Names and addresses of auditors for 1917 were as follows: Frank A. Hewson and J. S. Hunter, Toronto.

VII. CASH RECEIPTS.

Cash balance from 1916 (not extended), \$150.00.

Cash received during 1917 from:

Initiation fees	\$22 00
Dues	205 00
Interest	4 69
Total	<u>\$231 69</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1917 for:

Salaries, officers' and auditors' fees	\$20 00
Registration fee	3 00
Total expenses of management	<u>\$23 00</u>

(b) Miscellaneous Expenditure.

Sick benefits	62 50
Dividend	146 19
Total expenditure	<u>\$231 69</u>

THE LOYAL TRUE BLUE ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Head Office, Port Perry, Ont.

Organized 30th November, 1875; incorporated 28th June, 1893.

The Executive Officers of the Society at the 31st December, 1917, were as follows:

W. G. Farley, Grand MasterToronto.
 W. K. Adams, Past Grand MasterPicton.
 Miles S. Plumley, Grand Secretary St. Catharines.
 Mrs. George F. Burnett, Grand Treasurer Toronto.

I. FUNERAL BENEFITS.

The funeral benefits are undertaken by the Grand Lodge, the total membership of which at 31st December, 1917, was 5,651.

Total number of members who died during 1917, 46.

Amount of funeral benefits paid in respect of deceased members in 1917, \$1,900.00.

Cash standing at credit of Funeral Fund at 31st December, 1917, \$1,092.33.

II. SICK BENEFITS.

The sick benefits are optional with Subordinate Lodges.

Number of members who received sick benefits during 1917, 13.

Amount of benefits paid in 1917, in respect of sick members, \$403.60.

Number of weeks' sickness experienced in 1917, 63.

Amount paid for medical attendance, \$543.20.

Total amount standing to credit of Sick Benefit Fund, \$801.46.

III. ASSETS.

	Grand Body.
Bank of Nova Scotia, Toronto	\$1,123 28
Total	<u>\$1,123 28</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments on account of benefit certificates are made monthly; oftener when necessary: Twelve assessments were made during the year 1917, payable before the 10th of each month.

The books and accounts were duly audited on August 9th, 1917.

The books of record and account kept by the Society are Day Book, Ledger, and Register.

Names and addresses of the auditors for 1917: James Milk, Ottawa, and W. G. Farley, Toronto.
Amount of bond of Grand or Supreme Secretary, \$1,000.
Amount of bond of Grand or Supreme Treasurer, \$1,000.
Certain changes were made in the constitution and rules during 1916.

VII. CASH RECEIPTS.

	Grand Body.
Cash balances from 1916 (not extended), \$1,620.14.	
Cash received during 1917 from:	
Assessments	\$1,808 72
Per capita tax and levies and charter fees	1,154 65
Charter fees	150 00
Supplies sold	507 93
Interest	32 25
All other	24 76
	<hr/>
Total receipts	\$3,678 31
	<hr/>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

	Grand Body.
Cash paid during 1917 for:	
Commission	\$84 00
Registration fee	25 00
Annual meeting	15 00
Supplies bought	337 94
Travelling expenses	97 15
Salaries, officers' and auditors' fees	814 00
Printing, stationery and advertising	717 80
Postage, telegrams and express	152 03
Premiums for guarantee of lodge officers	7 25
Other expenditures	25 00
	<hr/>
Total management expenses	\$2,275 17

(b) Miscellaneous Expenditure.

Funeral benefits	1,900 00
	<hr/>
Total expenditure	\$4,175 17
	<hr/>

LOYAL TRUE BLUE ORPHANAGE.

The Executive Officers of the Branch at the 31st December, 1917, were as follows:

Wm. M. Fitzgerald, President	Toronto.
H. C. Hocken, Vice-President	Toronto.
Mrs. J. Reynolds, Secretary	Hamilton.
Mrs. Geo. F. Burnett, Treasurer	Toronto.

CASH RECEIPTS.

Cash balance from 1916 (not extended), \$6,790.27.

Cash received during 1917 from:

Interest and dividends	\$196 01
Donations	13,795 10
Total receipts	<u>\$13,991 11</u>

CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1917 for:

Mortgage and interest	\$1,220 00
Supplies bought	878 51
Travelling expenses	136 40
Rent, light, heat and taxes	1,103 68
Salaries	2,976 25
Printing, etc.	105 55
Postage, telephones, telegrams and express	159 38
Premiums for guarantee of officers	5 00
Bond in trust for Sandy Brown (overseas)	250 00
All other	1,971 59
Total expenses of management	<u>\$8,806 36</u>

(b) Miscellaneous Expenditure.

Benefits to widows and orphans	48 24
Medical attendance	11 75
Total expenditure	<u>\$8,866 35</u>

ASSETS.

Real estate	\$18,500 00
Bank of Nova Scotia, Toronto	11,915 03
Total	<u>\$30,415 03</u>

LIABILITIES.

Mortgage	\$3,000 00
Unpaid accounts and salaries	250 75
Total	<u>\$3,250 75</u>

THE FEDERATED ASSOCIATION OF LETTER CARRIERS.
ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.
Head Office, 420 Gladstone Avenue, Toronto, Ont.

Organized 15th September, 1831; incorporated 21st June, 1893.

The Executive Officers of the Society at the 31st December, 1917, were as follows:

A. V. Beaupre, PresidentMontreal, Que.
Alex. McMordie, Secretary-Treasurer Toronto.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for endowments or for benefits in the nature thereof.—None.
(b) *Contracts for Insurance other than endowments, Sick Benefits or Funeral Benefits.*

Contracts in force 31st December, 1916	1,239
Add contracts taken during 1917, new or renewed	13
Gross number on foot at any time during 1916	1,252
Contracts matured in 1917*	14
Contracts lapsed in 1917	103
Total deductions	117
Net contracts on foot, 31st December, 1917	1,135
Number of certificates temporarily suspended	26

III. AND IV. FUNERAL AND SICK BENEFITS.—None.

V. ASSETS.

Cash on deposit in Canadian Bank of Commerce, Toronto	\$4,645 50
Provincial Treasurer of Quebec	2,000 00
Total assets	\$6,645 50

VI. LIABILITIES.—None.

*Assessments are made for purposes of life insurance certificates on date of death of member, and are payable within 30 days, one advance assessment being kept on hand.

VII. MISCELLANEOUS.

No actions or proceedings were instituted or prosecuted by or against the Society during 1917 in Ontario.

Fourteen assessments were made during 1917.

The amount payable at each death being one assessment from each and every member in good standing on the date of said death.

The Society's accounts were duly audited for 1917, quarterly.

The books of record or account kept for purposes of insurance certificates or benefits are: Certificate Register, Roll Book, Day Book, Ledger.

Names and post office addresses of the auditors for 1917: J. J. Reeves, R. H. Cox and Chas. Onley, Toronto.

Number of members in Ontario, 409.

Number of members in Ontario who died during 1917, 6.

Amount paid as death claims to Ontario members, \$5,250.00.

VIII. CASH RECEIPTS.

Cash balance from 1916 (not extended), \$5,753.24.

Cash received during 1917 from:

Assessments	\$13,362 25
Per capita tax and levies	951 07
Interest	147 70
Total receipts	<u>\$14,461 02</u>

IX. CASH EXPENDITURES.

(a) Expenses of Management.

Cash paid during 1917 for:

Law costs	\$630 90
Registration fees	20 00
Travelling expenses	8 00
Supplies bought	13 44
Salaries	283 75
Printing	80 00
Postage, telegrams and express	32 67
Total expenses of management	<u>\$1,068 76</u>

(b) Miscellaneous Expenditure.

Life insurance other than endowments	12,500 00
Total expenditure	<u>\$13,568 76</u>

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1917.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	80	80,000 00	1,000 00	.....	.....
25-29.....	215	206,500 00	2,582 00	7	5,500 00
30-34.....	289	279,500 00	3,395 50	1	1,000 00
35-39.....	250	238,250 00	2,979 50	.....	.....
40-44.....	47	45,000 00	563 00	1	1,000 00
45-49.....	56	56,000 00	700 00	.....	.....
50-54.....	87	86,500 00	1,084 50	2	2,000 00
55-59.....	65	64,500 00	806 50	1	1,000 00
60-64.....	43	42,000 00	527 00	.....	.....
65-69.....	17	15,250 00	192 50	2	2,000 00
70-74.....	3	3,000 00	37 50	.....	.....
75-79.....	4	4,000 00	50 00	.....	.....
80-84.....	3	3,000 00	37 50	.....	.....
85 & over.....	2	2,000 00	25 00	.....	.....
Totals.....	1,161	1,125,500 00	13,980 50	14	12,500 00

POSTAL BENEFIT ASSOCIATION OF TORONTO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Head Office, Post Office, Toronto.

Organized 8th June, 1891; incorporated in Ontario, 17th November, 1894.

The Executive Officers of the Society at the 31st December, 1917, were as follows:

A. J. Roseburgh, PresidentToronto.
A. T. Middleton, TreasurerToronto.
Miss B. A. Cochrane, SecretaryToronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the total membership of which at the 31st December, 1917, was 244.
Number of members who died during 1917, 3.
Total amount of funeral benefits paid in 1917, \$450.00.
Cash in Funeral Benefit Fund, 31st December, 1917, \$439.86.

II. SICK BENEFITS.—None.

III. ASSETS.

Cash on deposit in Imperial Bank	\$439 86
Total	<u>\$439 86</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made when necessary.
Three assessments were made during 1917.
The Society's accounts were duly audited on February 21st, 1918.
Books of record and account kept for purposes of insurance certificates are as follows: Cash Book, Minute Book, Treasurer's By-laws and Bank Book.
Names and post office addresses of auditors for 1917: W. H. Horton and W. R. Williams, Toronto.
No changes were made in relation to insurance certificates in 1916.

VII. CASH RECEIPTS.

Cash balance from 1916 (not extended), \$666.76.	
Cash received during 1917 from:	
Assessments	\$263 50
Interest	15 60
Total	<u>\$279 10</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1917 for:

Registration fee	\$3 00
Secretary's salary	40 00
Supplies bought	13 00
<hr/>	
Total expenses of management	\$56 00

(b) Miscellaneous Expenditure.

Funeral benefits	450 00
<hr/>	
Total expenditure	\$506 00
<hr/>	

THE MASSEY-HARRIS, TORONTO, EMPLOYEES' MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Head Office, 915 King Street West, Toronto.

Organized June, 1883; incorporated in Ontario, 7th March, 1894.

The Executive Officers of the Society at the 31st December, 1917, were as follows:

P. Hannigan, President	Toronto.
E. Mason, Vice-President	Toronto.
James Conlan, Treasurer	Toronto.
Thomas Carruthers, Secretary	Toronto.

I. FUNERAL BENEFITS.

The Society undertakes funeral benefits.

The total membership was, at 31st December, 1917, 1,900.

Number of members who died during 1917, 12.

Total amount of funeral benefits paid in 1917, in respect of deceased members, \$720.00.

Number of members' wives who died during 1917, 7.

Amount of funeral benefits paid in 1917 in respect of deceased wives, \$195.00.

Amount at the credit of the General Fund at 31st December, 1917, \$690.44.

Funeral and sick benefits are paid out of the General Fund.

II. SICK BENEFITS.

The Society undertakes sick benefits.

Number of members who received sick benefits during 1917, 483.

Total amount of sick benefits paid in 1917, \$4,501.00.

Number of weeks' sickness paid in 1917, 1,500 $\frac{1}{3}$.

III. ASSETS.

Cash value of bonds, etc.	\$1,527 55
Cash in Dominion Bank, Toronto	643 44
Cash on hand	47 00
Total assets	<u>\$2,217 99</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

No changes were made in 1917 in the organization and management of the Society. Assessments were made every four weeks.

Thirteen assessments were made during 1917.

The accounts were audited January and June, 1917.

The following books are kept: Minute Book, Day Book and Ledger.

The names and post office addresses of the auditors for 1917 were: Joseph Coulter and John Hibbert, Toronto.

VII. CASH RECEIPTS.

Cash balance from 1916 (not extended), \$1,776.04.

Cash received during 1917 from:

Assessments	\$6,232 90
Interest	26 70
Total	<u>\$6,259 60</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1917 for:

Registration fee (renewal)	\$15 00
Postage	1 20
Travelling expenses (car tickets)	52 00
Managing officers' salaries and officers' and auditors' fees	144 00
Supplies bought	9 50
Printing, etc.	7 95
Premiums for guarantee of lodge officers	10 00
Other management expenses	157 00
Expenses of management	<u>\$396 65</u>

(b) Miscellaneous Expenditure.

Funeral benefits	915 00
Sick benefits	4,501 00
All other	5 00
Total expenditure	<u>\$5,817 65</u>

MASSEY-HARRIS, LIMITED, BRANTFORD, EMPLOYEES' BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Head Office, Brantford, Ont.

Organized 13th April, 1885, and incorporated 2nd April, 1894.

The Executive Officers of the Society at 31st December, 1917, were as follows:

- C. F. Johnson, PresidentBrantford.
- Wm. Allen, Vice-PresidentBrantford.
- E. Plowes, Second Vice-PresidentBrantford.
- J. R. Harmer, SecretaryBrantford.
- Franklin Grobb, TreasurerBrantford.

I. FUNERAL BENEFITS.

The Society undertakes funeral benefits.
The total membership at 31st December, 1917, was 810.
Number of members of the Society who died in 1917, 11.
Funeral benefits were paid in 1917, amounting to \$528.00.

II. SICK BENEFITS.

The Society undertakes sick benefits.
Number of members who received sick benefits during 1917, 153.
Total amount of sick benefits paid in 1917, \$2,384.63.
Number of weeks' sickness experienced in 1917, 603.
Total amount to credit of the Sick Benefit Fund at 31st December, 1917, \$425.44.

III. ASSETS.

Cash value of bond	\$500 00
Cash deposited in Standard Bank, Brantford	425 44
Other assets	12 00
Total assets	<u>\$937 44</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Thirteen assessments were made in 1917 for the purpose of funeral and sick benefits, payable every four weeks.
The Society's accounts for 1917 were audited January 2nd, 1918.
The following books of record and account are kept: Minute Book and Cash Book.
The names and post office addresses of the auditors for 1917 were as follows:
E. E. Uptgrove and S. G. Macklin, Brantford.
No changes were made in 1917 in the Constitution and Rules of the Society in relation to benefits and change of name.

VII. CASH RECEIPTS.

Cash balance from 1916 (not extended), \$1,307.06.

Cash received during 1917 from:

Dues	\$2,280 25
Interest on bond	25 00
All other sources	47 25
<hr/>	
Total receipts	\$2,352 50

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1917 for:

Law costs	\$1 00
Registration fee	10 00
Officers' and auditors' fees	133 00
Printing, stationery, etc.	57 50
All other expenses	4 64
<hr/>	
Total expenses of management	\$206 14

(b) Miscellaneous Expenditure.

Funeral benefits	528 00
Sick benefits	2,384 63
Gratuities	112 75
All other	2 60
<hr/>	
Total expenditure	\$3,234 12

BAIN WAGON CO. EMPLOYEES' MUTUAL BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Head Office, Woodstock.

Incorporated 19th January, 1900.

The Executive Officers of the Society at 31st December, 1917, were as follows:

George Coleman, PresidentWoodstock.
Henry Pearson, TreasurerWoodstock.
Thos. Armstrong, SecretaryWoodstock.

I. FUNERAL BENEFITS.

Three members died during 1917, and \$12.00 benefits were paid.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society, the membership of which is 317.
Number of members who received benefits during 1917, 62.
Total amount of benefits paid in 1917, \$563.50.
Number of weeks' sickness experienced in 1917, 204.
Total amount of cash standing to credit of Sick Benefit Fund, \$262.27

III. ASSETS.

Cash in Bank of Commerce, Woodstock \$262 27

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made for the purpose of benefits monthly if required, and are payable 1st of each month. Twelve such assessments were made during 1917.
Books of record and account kept by the Society are as follows: Cash Book, Ledger and Minute Book.
The Society's books were duly audited January 4th, 1918.
The names and post office addresses of the auditors for 1917 were as follows: W. R. Jones, and J. V. Spedding, Woodstock.
No changes were made during 1917 in the organization, management or constitution and rules of the Society.

VII. CASH RECEIPTS.

Cash balance from 1916 (not extended), \$256.30.
Cash received during 1917 from:
Application fees \$97 65
Assessments 578 90
Interest 6 57

Total receipts \$683 12

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1917 for:

Law costs	\$1 00
Registration fee	3 00
Supplies bought	20 32
Officers' and auditors' salaries	71 50
Postage, etc.	2 08

Total expenses of management	\$97 90
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(b) Miscellaneous Expenditure.

Funeral wreaths	12 00
Sick benefits	563 50
Refund to members	3 75

Total expenditure	\$677 15
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THE OTTAWA UNITY PROTESTANT BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Head Office, 412 McLeod Street, Ottawa, Ontario.

Organized 1st June, 1868, and incorporated in Ontario 23rd January, 1869.

The Executive Officers of the Society at 31st December, 1917, were as follows:

Luke Williams, President	Ottawa.
D. Doherty, Vice-President	Ottawa.
W. Pennington, Treasurer	Ottawa.
A. E. Bullman, Financial Secretary	Ottawa.
J. A. Murphy, Recording Secretary	Ottawa.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society. Membership, 72.

Number of members who died during 1917, 3.

Funeral benefits amounting to \$477.20 were paid.

Total amount of cash standing to credit of General Fund, \$47.16.

II. SICK BENEFITS.

Sicks benefits are undertaken by the Society.

Number of members who received sick benefits during 1917, 8; amounting to \$344.00.

Number of weeks' sickness experienced during 1917, 136.

Amount paid for medical attendance in 1917, \$56.57.

Total amount cash standing to credit of General Fund, December, 1917, \$47.16.

III. ASSETS.

Cash on hand	\$3 47
Bank of Ottawa (General Fund)	47 16
Bank of Ottawa (Special Fund)	5 63
Bank of Ottawa (Beneficiary Fund)	223 14
Other assets	90 00
Total assets	<u>\$369 40</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made for the purpose of life insurance at the death of a member. Three such assessments were made during 1917.

The Society's books were duly audited February 18th, 1918.

The names and post office addresses of the auditors for 1917 were as follows:
R. Davidson and W. J. McGee, Ottawa.

The following books of record and account are kept: Question Book, Roll Book, Minute Book, Blotter and Ledger.

No changes were made in the Constitution, Rules or By-laws during 1917.

VII. CASH RECEIPTS.

Cash balance from 1916 (not extended), \$666.20.

Cash received during 1917 from:

Dues	\$264 20
Assessments	332 00
Interest	14 16
Investments (not extended), \$635.60.	
Total receipts	<u>\$610 36</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1917 for:

Registration fee	\$3 00
Rent, light, heat and taxes	18 00
Salaries, officers' and auditors' fees	86 00
Printing, postage, etc.	12 39
Total expenses of management	<u>\$119 39</u>

(b) Miscellaneous Expenditure.

Funeral benefits and benefits to widows and orphans	477 20
Sick benefits	344 00
Medical attendance	56 57
For investments (not extended), \$248.16.	
Total expenditure	<u>\$997 16</u>

VITTORIO EMMANUELE III. SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Head Office, Toronto, Ont.

Organized 1902; incorporated February 27th, 1902.

The Executive Officers of the Society at 31st December, 1917, were as follows:

G. Bagnato, PresidentToronto.
S. Agliarolo, Vice-PresidentToronto.
S. Roncone, Financial Secretary, 18 Ontario StreetToronto.
G. Parisi, Corresponding SecretaryToronto.
Angelo Petti, TreasurerToronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society. The membership of which at 31st December, 1917, was 20.

No members died during 1917.
Total amount of funeral benefits paid during 1917, nil.

II. SICK BENEFITS.

Sicks benefits are undertaken by the Society.
Number of members who received sick benefits during 1917, 3.
Number of weeks' sickness experienced during 1917, 18.
Amount paid for sick benefits during 1917, \$90.00.
Amount paid for medical attendance, \$30.00.
Total cash standing to credit of Sick Benefit Fund at 31st December, 1917, \$50.33.

III. ASSETS.

Cash in bank \$50 33

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly.
Twelve such assessments were made during 1917.

VII. CASH RECEIPTS.

Cash balance from 1916 (not extended), \$68.08.

Cash received during 1917 from:

Application fees	\$1 00
Dues ..	130 80
Supplies sold	1 50
Interest . .	1 95
Total . .	<u>\$135 25</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1917 for:

Registration fee	\$3 00
Rent, light, heat and taxes	18 00
Officers' salaries	12 00
Total management expenses	<u>\$33 00</u>

(b) Miscellaneous Expenditure.

Sick benefits	90 00
Medical attendance	30 00
Total expenditure	<u>\$153 00</u>

THE B. GREENING WIRE COMPANY, LIMITED, EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Head Office, Hamilton, Ont.

Organized 1st April, 1910; incorporated 11th April, 1910.

The Executive Officers of the Society at 31st December, 1917, were as follows:

H. Tansley, President	Hamilton.
F. J. Maw, Treasurer	Hamilton.
G. S. Battram, Secretary	Hamilton.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 275.

Number of members who died during 1917, 1.

Amount of funeral benefits paid during 1917, \$40.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1917, 31.

Amount of benefits paid in 1917, \$516.60.

Number of weeks' sickness experienced in 1917, 105.

Cash to credit of fund at 31st December, 1917, \$213.07.

III. ASSETS.

Cash in Bank of Hamilton, Hamilton	\$213 07
Total assets	\$213 07

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Payments are made monthly if required.

Nine assessments were made during the year 1917.

The accounts of the Society were duly audited for the year 1917, January 8th, 1918.

Names and addresses of the auditors for the year 1917: Walter Turnbull and C. Foster, Hamilton.

Books of record or account kept: Cash, Record, Dues and Benefit Book.

No changes were made in regard to sick benefits during 1917.

VII. CASH RECEIPTS.

Cash balance from 1916 (not extended), \$123.21.

Cash received during 1917 from:

Assessments and dues	\$537 85
Donation	179 26
Total receipts	<u>\$717 11</u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1917 for:

Registration fee	\$3 00
Managing officers' salary and auditors' fees	40 00
Postage, etc.	1 40
Printing	26 25
Total expenses of management	<u>\$70 65</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits	40 00
Sick benefits	516 60
Total expenditure	<u>\$627 25</u>

HAMILTON ROLLING MILLS BENEFIT SOCIETY.

ANNUAL STATEMENT OF BENEFIT FUND FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Head Office, Hamilton, Ont.

Organized 27th February, 1902, and incorporated 21st March, 1905.

The Executive Officers of the Society at 31st December, 1917, were as follows:

James G. Jenks, PresidentHamilton.
Cornelius Murphy, SecretaryHamilton.
Olly C. Paton, TreasurerHamilton.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.
Total membership at 31st December, 1917, 710.
Five members died during the year 1917.
Amount of funeral benefits paid during 1917, \$369.55.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who have received sick benefits during 1917, 147.
Amount paid for sick benefits during 1917, \$2,648.50.
Number of weeks' sickness experienced during 1917, 512.
Amount paid for medical attendance during 1917, \$1,100.50.
Amount of cash standing to credit of Sick Fund, \$2,015.70.

III. ASSETS.

Cash in Bank of Hamilton, Hamilton	\$1,015 70
Bond	1,000 00
Total	<u>\$2,015 70</u>

IV. LIABILITIES—\$94.90.

V. MISCELLANEOUS.

Dues are paid twice a month by the members.
The books of record and account are: Cash Book and Cheque Book.
The accounts of the Society were audited quarterly in 1917.
Names and addresses of the auditors for 1917: P. Erskine and P. R. Dean, Hamilton.
No changes were, during 1917, made in the by-laws in relation to benefits.

VII. CASH RECEIPTS.

Cash balance from 1916 (not extended), \$1,796.06.

Cash received during 1917 from:

Dues	\$4,880 50
Interest	30 00
Total receipts	<u>\$4,910 50</u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1917 for:

Registration fee	\$10 00
Expenses of annual meeting	3 00
Officers' salaries and officers' and auditors' fees	336 00
Printing	2 00
Postage and war tax	6 31
Total expenses of management	<u>\$357 31</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits	369 55
Medical attendance	1,100 50
Sick benefits	2,648 50
Gratuities to distressed members	267 90
Other expenses	42 00
Total expenditure	<u>\$4,785 76</u>

GLOBE PRINTING COMPANY'S EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Head Office, Yonge and Melinda Streets, Toronto.

Organized 31st March, 1885; incorporated 10th April, 1896.

The Executive Officers of the Society at 31st December, 1917, were as follows:

A. Irwin, President	Toronto.	
G. A. Richards, Vice-President	Toronto.	
W. A. Lahey, Secretary-Treasurer	Toronto.	
R. G. Myles.....	Board of Management	Toronto.
H. H. Abbs.....		Toronto.
W. Denning.....		Toronto.
M. J. O'Grady..		Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 77.
No member died during the year 1917. Amount of funeral benefit paid, nil.

Total cash standing to the credit of Sick and Funeral Fund at 31st December, 1917,
\$1,400.93.

II. SICK BENEFITS.

Number of members who received sick benefits in 1917, 8.
The total amount of benefits paid in 1917 was \$220.00.
Number of weeks' sickness experienced in 1917, 44.

III. ASSETS.

Actual amount of cash on hand, 31st December, 1917	\$1,400 93
Total	<u>\$1,400 93</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments for the purpose of sick and funeral benefits are made weekly.
The Society's accounts were audited September 29th, 1917.
The following books of account are kept: Weekly Dues Book, Yearly Dues Book, Day Book, and Interest and Discount Book.
The names and post office addresses of the auditors for 1917 were: A. H. Leman and F. Williams, *The Globe*.
During 1917 no changes were made in the constitution and rules in relation to sick benefits.
Amount of bond of Secretary-Treasurer, \$1,000.00.

VII. CASH RECEIPTS.

Cash balance from 1916 (not extended), \$1,203.07.

Cash received during 1917 from:

Initiation fees	\$3 50
Assessments	291 20
Interest and dividends	264 45
<hr/>	
Total	\$559 15
<hr/>	

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1917 for:

Registration fee	\$3 00
Supplies	3 40
Rent, light, heat and taxes	4 00
Managing officers' salaries, etc.	100 00
Premium for guarantee of officers	4 09
Postage	5 00
All other	21 80
<hr/>	
Total expenses of management	\$141 29

(b) Miscellaneous Expenditure.

Sick benefits	220 00
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Grand total	\$361 29
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THE NATIONAL CASH REGISTER CO.'S EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Head Office, Toronto, Ont.

Organized 1st February, 1907, and incorporated in Ontario 14th March, 1907.

The Executive Officers of the Society at 31st December, 1917, were as follows:

Wm. Reid, President	Toronto.
Wm. Neal, Vice-President	Toronto.
Chas. W. Long, Secretary-Treasurer	Toronto.
A. J. Manson, Director	Toronto.
Wm. Lennox, Director	Toronto.
Harry Smith, Director	Toronto.

I. FUNERAL BENEFITS.

No members died during 1917.
Amount of funeral benefits in 1917, none.

II. SICK BENEFITS.

The total membership of the Society at 31st December, 1917, was 75.
Sick benefits are undertaken by the Society.
Twenty-two members received sick benefits during 1917.
Total amount of benefits paid in 1917 in respect of sick members, \$443.50.
Number of weeks' sickness experienced, 63½.
Amount standing to credit of General Fund, 31st December, 1917, \$587.26.

III. ASSETS.

Cash value of debentures	\$517 25
Cash in Dominion Bank, 31st December, 1917	587 26
Total	<u>\$1,104 51</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Collections are made weekly; 50 were made during 1917.
Books of record and account kept are as follows: Cash Book, Minute Book and Ledger.
The Society's books were audited December 31st, 1917.
Names and addresses of auditors for 1916 were as follows: W. I. Sharp and St. Clare Manson, Toronto.
Certain changes were made in the By-laws of the Society during 1917.

VII. CASH RECEIPTS.

Cash balance from 1916 (not extended), \$619.65.

Cash received during 1917 from:

Dues	\$456 95
Interest	51 41
Total receipts	<u>\$508 36</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1917 for:

Law costs	\$0 25
Registration fees	3 00
Salaries	50 00
Postage, etc.	4 00
Total expenses of management	<u>\$57 25</u>

(b) Miscellaneous Expenditure

Sick benefits	443 50
For investments (not extended), \$40.00.	
Total expenditure	<u>\$500 75</u>

ST. BONIFACE BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Head Office, Kitchener, Ontario.

Organized 1st May, 1892, and incorporated in Ontario 2nd August, 1894.

The Executive Officers of the Society at 31st December, 1917, were as follows:

F. X. Schmuck, PresidentKitchener.
Geo. Lachenbauer, Vice-PresidentWaterloo.
Jacob Gies, Recording SecretaryKitchener.
A. L. Hergott, Financial SecretaryKitchener.
Geo. B. Fischer, TreasurerKitchener.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society with a total membership of 505.
Three members of the Society died during 1917.
Amount paid for funeral benefits during 1917, \$75.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1917, 70.
Amount paid for sick benefits, \$1,174.15.
Number of weeks' sickness experienced during 1917, 293½.
Amount paid for medical attendance during 1917, nil.
Total amount of cash standing to credit of the general fund from which benefits are paid, \$4,616.06.

III. ASSETS.

Notes	\$2,000 00
Actual cash on deposit in Union Bank, Kitchener (current account)	316 06
Waterloo Loan & Savings Co.	2,300 00
All other assets	16 15
Total	<u>\$4,632 21</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Dues are paid monthly.
The Society's books were duly audited on December 31st, 1917.
The following books of record and account are kept for the purposes of insurance certificates or benefits: Treasurer's Cash Book, Day Book, Ledger.
The names and post office addresses of the auditors for 1917 were as follows:
W. Winter and Jacob J. Gies, Kitchener.

VII. CASH RECEIPTS.

Cash balance from 1916 (not extended), \$2,295.50.

Cash received during 1917 from:

Initiation fees	\$122 00
Dues	1,465 00
Fines	17 55
Supplies sold	8 15
Interest	149 80
Forfeits	2 75
All other sources	1 60

Total receipts	<u>\$1,766 85</u>
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VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1917 for:

Registration fee	\$3 00
Rent	37 50
Salaries	106 00
Postage	5 50
Printing	9 75

Total expenses of management	<u>\$161 75</u>
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(b) *Miscellaneous Expenditure.*

Funeral benefits	75 00
Sick benefits	1,174 15
All other	35 39

Total expenditure	<u>\$1,446 29</u>
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ST. JOSEPH'S MUTUAL BENEFIT SOCIETY OF TORONTO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Head Office, Toronto.

Organized 11th March, 1889, and incorporated in Ontario 22nd June, 1893.

The Executive Officers of the Society at the 31st December, 1917, were as follows:

- L. V. Dusseau, PresidentToronto.
- J. B. Ethier, Vice-PresidentToronto.
- J. Bouvier, SecretaryToronto.
- J. D. Desaulniers, TreasurerToronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 78.
One member died during 1917.
Funeral benefits paid during 1917, \$50.00.
Cash standing to credit of Funeral Benefit Fund, \$544.60.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society. Ten members received sick benefits during 1917.
Number of weeks' sickness experienced during 1917, 67.
Sick benefits amounting to \$201.00 were paid.
Cash standing to credit of Sick Fund, \$1,749.48.

III. ASSETS.

Cash value of mortgages	\$1,600 00
Cash value of note	125 00
Cash in Home Bank of Canada	544 54
Cash on hand	24 54
Total assets	<u>\$2,294 08</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

No assessments were made during 1917.
The Society's accounts were audited 7th February, 1918.
The books of record kept are a Ledger, Minute and Cash Book.
Name and address of the auditor for 1917: J. A. Dugal, Toronto.

VII. CASH RECEIPTS.

Cash balance from 1916 (not extended), \$2,193.25.

Cash received during 1917 from:

Initiation fees	\$1 00
Dues ..	274 95
Interest ..	116 38
<hr/>	
Total receipts	\$392 33
<hr/>	

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1917 for:

Law costs	\$1 00
Registration fee	3 00
Rent, light, heat, etc.	6 00
Salaries ..	24 00
Postage, etc.	1 50
<hr/>	
Total expenses of management	\$35 50

(b) Miscellaneous Expenditure.

Funeral benefits	50 00
Sick benefits	201 00
All other expenditure	5 00
<hr/>	
Total expenditure	\$291 50
<hr/>	

THE VERITY PLOW COMPANY RELIEF ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Head Office, Brantford, Ont.

Organized 24th August, 1899;* incorporated 6th September, 1899.

The Executive Officers of the Society at the 31st December, 1917, were as follows:

Chas. F. Verity, Honorary PresidentBrantford.
John Kerr, PresidentBrantford.
R. Long, First Vice-PresidentBrantford.
H. Batson, Second Vice-PresidentBrantford.
Charles Carter, SecretaryBrantford.
F. J. Waterson, TreasurerBrantford.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society with a total membership of 440.
Number of members who died during 1917, 4.
Amount paid for funeral benefits, \$120.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members of the Society who received sick benefits during 1917, 77.
Amount of benefits paid during 1917, \$990.26.
Number of weeks' sickness experienced in 1917, 247½.
Total amount to credit of Sick Benefit Fund, \$288.39.

III. ASSETS.

Cash held by Treasurer (Verity Plow Co.)	\$288 39
Total	<u>\$288 39</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made every four weeks.
Number of assessments made during 1917, 13.
The Society's accounts were audited January 12th and 19th, 1918.
Names and addresses of the auditors of accounts for 1917: H. W. Styles and J. H. Clement, Brantford.
Books of record and account kept: Assessment Roll, Cash Book, Ledger and Minute Book.
No changes were made during 1917 in the organization or management or in the constitution and rules in relation to benefits.

VII. CASH RECEIPTS.

Cash balance from 1916 (not extended), \$307.48.

Cash received during 1917 from:

Dues	\$1,236 05
Interest and dividends	17 37
Total	<u>\$1,253 42</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1917 for:

Registration fee	\$3 00
Law costs	50
Officers' salaries, etc.	130 00
Printing, stationery and advertising	28 75
Total expenses of management	<u>\$162 25</u>

(b) Miscellaneous Expenditure.

Funeral benefits	120 00
Sick benefits	990 26
Grand totals	<u>\$1,272 51</u>

THE ST. JOSEPH AID SOCIETY OF FORMOSA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Head Office, Formosa, Ont.

Organized 6th March, 1887; incorporated 2nd August, 1893.

The Executive Officers of the Society at the 31st December, 1917, were as follows:

Frank Beninger, PresidentFormosa.
D. Bocho, Vice-PresidentFormosa.
Matthew Weiler, Secretary and TreasurerFormosa.

I. AND II. FUNERAL AND SICK BENEFITS.

Total membership of Society, 47.
Number of members who received sick benefits in 1917, 3.
Number of weeks' sickness experienced in 1917, 27.
Amount of benefits paid in 1917 to sick members, \$93.00.
Total amount of cash standing to credit of fund at 31st December, 1917, \$840.72.

III. ASSETS.

War loan	\$478 67
Actual cash on hand, 31st December, 1917	23 92
Cash in bank (Molsons) Formosa	338 13
<hr/>	
Total assets	\$840 72

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

No assessments were made during 1917.
The books and accounts of the Society were duly audited January 11th, 1918.
The books of record or account kept by the Society are: Ledger and Members' Roll Book.
The names and addresses of the auditors for 1917 were: Anthony Opperman and Wm. C. Schill, Formosa.

VII. CASH RECEIPTS.

Cash balance from 1916 (not extended), \$798.67.

Cash received during 1916 from:

Application fees	\$17 00
Dues	136 50
Interest	24 55
<hr/>	
Total receipts	\$178 05

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1917 for:

Registration fee	\$3 00
Salary of Secretary-Treasurer	10 00
Rent, etc.	2 00
Postage, telegrams and express	25
Other expenses	25
<hr/>	
Total expenses of management	\$15 50

(b) Miscellaneous Expenditure.

Sick benefits	93 00
Other expenditure	27 50
For investment, War Loan (not extended), \$478.67.	
<hr/>	
Total expenditure	\$136 00
<hr/>	

CIVIL SERVICE MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Head Office, Government Buildings, Ottawa.

Organized January, 1872; incorporated 11th July, 1893.

The Executive Officers of the Society at the 31st December, 1917, were as follows:

A. G. Kingston, PresidentOttawa.
A. W. Grant, TreasurerOttawa.
W. J. Lynch, SecretaryOttawa.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amounts covered by contracts other than for endowment or for sick and funeral benefits in force 31st December, 1917, \$146,050.00.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for endowments or for benefits in the nature thereof.—None.
(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
		\$ c.
Contracts in force 31st December, 1916	554	132,800 00
Add contracts taken during 1917, new or renewed	62	15,500 00
Add amount by which various certificates were increased during 1917		
Gross number and amount of contracts on foot at any time during 1917	616	148,300 00
	Number.	Amount.
Deductions:		\$ c.
Contracts matured in 1917.	7	1,550 00
Contracts lapsed in 1917.....	1	250 00
Contracts surrendered in 1917.....	2	450 00
Total deductions extended	10	2,250 00
Net contracts on foot at 31st December, 1916.	606	146,050 00

III. AND IV. FUNERAL AND SICK BENEFITS.—None.

V. ASSETS.

Cash value of bonds, etc.	\$14,143 32
Cash in Bank of Montreal, Ottawa	964 29
Dues and assessments due and unpaid	26 17
Interest due and accrued	149 85
Total	\$15,283 63

VI. LIABILITIES.

VII. MISCELLANEOUS.

Actions or proceedings instituted or prosecuted by or against the Society during 1917, none.

Assessments are made once a month for members in active service, and once a year for superannuated members.

The Society's books were duly audited on 28th January, 1918.

Names and post office addresses of the auditor for 1917 were as follows: J. B. St. Laurent, A. M. Deschenes and P. E. S. Brodeur, of Ottawa.

Books of record or account kept: Two Books of Registers of Certificates and one Cash Ledger.

No changes were made in the Constitution and Rules of the Society in relation to benefits.

Amount of bond of Treasurer, \$1,000.00.

Number of members in Ontario, 586.

Number of members who died, 5.

Amount paid in respect of deceased members, \$1,550.00.

VIII. CASH RECEIPTS.

Cash balance from 1916 (not extended), \$2,172.65.

Cash received during 1917 from:

Application fees	\$12 00
Assessments	3,203 73
Interest and dividends	747 06
<hr/>	
Total receipts	\$3,962 79
<hr/>	

IX. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1917 for:

Registration fee	\$10 00
Salaries, officers' and auditors' fees	120 00
Premium for guarantee of officers	5 00
Printing, etc.	80 75
<hr/>	
Total expenses of management	\$215 75

(b) Miscellaneous Expenditure.

Life insurance claims	\$2,000 00
All other	12 19
Investments (not extended), \$2,939.03.	
<hr/>	
Total expenditure	\$2,227 94
<hr/>	

HAMILTON STEEL AND IRON CO. EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Head Office, Hamilton, Ont.

Organized 27th February, 1902; incorporated 27th February, 1902.

The Executive Officers of the Society at the 31st December, 1917, were as follows:

C. E. Fraser, President	Hamilton.
Peter F. Monte, Vice-President	Hamilton.
J. L. Hopkin, Treasurer	Hamilton.
C. J. Couchan, Secretary	Hamilton.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1917, 2,800.

Eleven members died during 1917.

Amount of funeral benefits paid during 1917, \$1,500.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1917, 857.

Amount paid for sick benefits during 1917, \$18,064.00.

Number of weeks' sickness experienced during 1917, 1,987.

Amount paid for medical attendance during 1917, \$3,771.21.

Amount of cash standing to credit of Sick Fund, \$4,425.49.

III. ASSETS.

Cash value of bond	\$2,000 00
Cash in Bank of Hamilton	81 66
Cash in Royal Bank, Hamilton	2,343 83
Total	<u>\$4,425 49</u>

IV. LIABILITIES.

Amount of unpaid funeral benefits	\$1,983 00
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V. MISCELLANEOUS.

Dues are paid twice a month by the members.

Number of assessments made during 1917, 24.

The accounts of the Society were audited every quarter.

The books of record and account are Minute Book, Cash Book and Journal.

Names and addresses of the auditors for 1917: L. J. Hindelong and A. Marshall, Hamilton.

Certain changes were made in the By-laws in relation to Death Benefits.

VII. CASH RECEIPTS.

Cash balance from 1916 (not extended), \$3,749.15.

Cash received during 1917 from:

Dues	\$22,412 75
Interest and dividends	251 95
Refund <i>re</i> salary	470 00
Cash received from repayment of investments (\$2,000.00).	

Total receipts	\$23,134 70
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VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1917 for:

Registration fee	\$25 00
Officers' salaries and officers' and auditors' fees	907 65
Expenses of annual meeting and other meetings	26 50
Printing, etc.	74 25
Postage, etc., including war tax	40 00

Total expenses of management	\$1,073 40
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(b) *Miscellaneous Expenditure.*

Funeral benefits	1,500 00
Sick benefits	18,064 00
Medical attendance	3,771 21
All other	2,049 75
For investments (not extended), \$2,000.00.	

Total expenditure	\$26,458 36
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THE POLSON IRON WORKS' BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Organized 30th August, 1904, and incorporated in Ontario 30th August, 1904.

Head Office, Toronto.

The Executive Officers of the Society at the 31st December, 1917, were as follows:

- C. Fieghan, PresidentToronto.
- G. L. Kingdon, SecretaryToronto.
- R. Dimond, TreasurerToronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 900.
Five members died during 1917.
Funeral benefits paid in 1917, \$325.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1917, 170.
Number of weeks' sickness experienced during 1917, 255.
Sick benefits amounting to \$2,436.58 were paid.
Amount paid for medical attendance, \$1,132.60.
Cash standing to credit of Sick Benefit Fund at 31st December, 1917, \$2,422.31.

III. ASSETS.

Cash on hand	\$58 21
Cash in Imperial Bank, Toronto	2,364 10
Total assets	<u>\$2,422 31</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made every two weeks.
The Society's accounts were audited July and December, 1917.
The books of record kept are a Cash Book, Receipt Book and Minute Book.
Names and addresses of the auditors for 1917: J. Duncan and W. Pearce, Toronto.
Certain changes were made in the Constitution and By-laws during 1917.
Amount of bond of Treasurer, \$50.00.

VII. CASH RECEIPTS.

Cash balance from 1916 (not extended), \$1,074.15.	
Cash received during 1917 from:	
Dues	\$5,915 77
Interest	22 82
Total receipts	<u>\$5,938 59</u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1917 for:

Registration fee	\$10 00
Investigation of claims	16 50
Travelling expenses	7 00
Expenses of annual meeting	4 00
Supplies bought	3 25
Rent, light, heat, etc.	22 00
Salaries	76 00
Printing, etc.	47 50
<hr/>	
Total expenses of management	\$186 25

(b) *Miscellaneous Expenditure.*

Funeral benefits	325 00
Medical attendance	1,132 60
Sick benefits	2,436 58
Gratuities	10 00
British Red Cross and Patriotic	500 00
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Total expenditure	\$4,590 43
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THE PRIDE OF ISRAEL SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Head Office, Toronto, Ont.

Organized, 1905; incorporated, May 29th, 1905.

The Executive Officers of the Society at the 31st December, 1917, were as follows:

- B. Sunshine, PresidentToronto.
- I. Syderson, TreasurerToronto.
- J. Rosen, Financial SecretaryToronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the membership of which, at the 31st of December, 1917 was 508.

- Number of members who died during 1917, 1.
- Amount of funeral benefits paid during 1917, \$150.00.
- Number of members' wives died during 1917, 2.
- Amount of funeral benefits paid, \$235.00.
- Total cash standing to credit of Funeral Fund at 31st December, 1917, \$868.89.

II. SICK BENEFITS.

- Sick benefits are undertaken by the Society.
- Seventy-four members received sick benefits during 1917, amounting to \$1,224.00.
- Number of weeks' sickness experienced during 1917, 251½.
- Amount paid for medical attendance, \$1,538.80.
- Amount of cash standing to credit of the fund, \$4,961.00.

III. ASSETS.

Cash value of real estate	\$4,884 50
Cash value of bonds	200 00
Cash on hand	41 92
Cash in various banks	7,600 84
Other assets	400 00
Total	<u>\$13,127 26</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

- Assessments are made when necessary. One assessment was made during 1917.
- The accounts of the Society were audited every quarter during 1917.
- Names and post office addresses of auditors: Romm, M. Zimmerman and M. Finkelstein, of Toronto.
- Books kept by the Society are: Day Book, Ledger, Cash Book and Recording Books.
- Amount of bond of Treasurer, \$200.00.

VII. CASH RECEIPTS.

Cash balance from 1916, \$6,951.95.

Cash received during 1917 from:

Assessments and dues	\$6,101 65
Initiation fees	75 00
Doctors' fees	1,538 80
Degrees and cards	7 80
Supplies sold	25
Donations	1,230 65
Interest	143 04
All other sources	25 00

Total	<u>\$9,122 19</u>
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VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1917 for:

Law costs	\$25 00
Registration fee	3 00
Supplies bought	7 00
Rent	201 50
Salaries	580 15
Printing and postage	389 65

Total management expenses	<u>\$1,206 30</u>
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(b) Miscellaneous Expenditure.

Funeral benefits and expenses	309 50
Benefits to widows and orphans	235 00
Medical attendance	1,538 80
Sick benefits	1,224 00
Gratuities to distressed members	2,313 15
Other expenditures	714 85
Special medical attendance	289 78

Total expenditure	<u>\$7,831 38</u>
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UNION NO. 27 (TORONTO, ONT.) OF THE CIGARMAKERS' INTERNATIONAL
UNION OF AMERICA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Head Office, 88 Church Street, Toronto.

Organized 18th May, 1869, and incorporated in Ontario, 4th July, 1894.

The Executive Officers of the Society at the 31st December, 1917, were as follows:

T. A. Masters, PresidentToronto.
S. Ebach, Vice-PresidentToronto.
J. Pamphilon, Secretary-TreasurerToronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the membership of which is 285.
Number of members of the Society who died during 1917, 4.
Total amount of funeral benefits paid during 1917, \$1,250.00.
Number of members' wives died during 1917, 4.
Amount of funeral benefits paid, \$160.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1917, 48, amounting to \$1,205.30.
Number of weeks' sickness experienced during 1917, 241 1-7.

III. ASSETS.

Cash on deposit to Society's credit, not drawn against, in the Home Bank, Toronto	\$889 40
Total	\$889 40

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Four assessments were made in 1917.
The books and accounts were audited monthly during 1917.
Names of auditors: S. Ebach, B. Gorfinkel and J. Lehner, Toronto.
Books kept by the Society are: Day Book and Ledger.

VII. CASH RECEIPTS.

Cash balance from 1916 (not extended), \$562.63.

Cash received during 1917 from:

Initiation fees	\$97 00
Dues	4,649 85
Assessments	2,104 90
Returned from travelling members	142 00
Fines	9 50
Interest and dividends	9 19
Total receipts	\$7,012 44

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1917 for:

Per capita tax for management	\$81 45
Registration fee	3 00
Supplies	5 10
Rent, fuel, light and taxes	165 50
Salaries, officers' and auditors' fees	1,093 21
Printing, stationery and advertising	250 50
Postage, telegrams and express	21 96
Total expenses of management	\$1,620 72

(b) Miscellaneous Expenditure.

Per capita tax other than for management	550 00
Funeral benefits	1,410 00
Out of work benefits	1,491 65
Sick benefits	1,205 30
Loans to travelling members	408 00
Total expenditure	\$6,685 67

LADIES' ORANGE BENEVOLENT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Head Office, Toronto, Ontario.

Organized 12th December, 1888; incorporated 12th June, 1896.

The Executive Officers of the Society at the 31st December, 1917, were as follows:

Mrs. G. O. Akerley, Grand MistressSt. John, N.B.
Mrs. Robert Gordon, Grand SecretaryToronto, Ont.
Mrs. W. J. Kissick, Grand TreasurerOttawa, Ont.

I. FUNERAL BENEFITS.—None.

II. SICK BENEFITS.

Sick benefits are undertaken by the subordinate lodges, with a membership of 5,000.
Twenty-four members died during 1917.
Number of members who received sick benefits during 1917: No information.
Total amount of sick benefits paid in 1917, \$40.00.
Number of weeks sickness experienced in 1917: No information.
Amount paid for medical attendance in 1917, \$250.00.

III. ASSETS.

	Supreme Body.
Cash in Dominion Bank, Ottawa	\$1,815 15
Total assets	<u>\$1,815 15</u>

IV. LIABILITIES.—No information.

V. MISCELLANEOUS.

The books were audited June, 1917.
Names and addresses of auditors of accounts of 1917: A. Gordon and Wm. Chenery,
Toronto, Ont.
Amount of bond, Secretary \$500.00.
Amount of bond, Treasurer \$500.00.

VII. CASH RECEIPTS.

Cash balance from 1916: \$902.39.

	Grand Lodge.
Cash received during 1917 from:	
Per capita tax and levies	\$1,523 47
Charter fees	190 00
Supplies sold	236 26
Interest	48 60
Total receipts	<u>\$1,998 33</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

	Grand Lodge.	Subordinate Lodges.
Cash paid during 1917 for:		
Charter fees	\$63 00	.....
Commission	68 10	.....
Travelling expenses	220 75	.....
Registration fee	25 00	.....
Supplies bought	161 20	.....
Postage, telegrams and expenses	126 90	.....
Salaries	425 00	.....
Printing	20 00	.....
Premiums for guarantee of Lodge officers	5 00	.....
	<hr/>	<hr/>
Total expenses of management	\$1,114 95	.....

(b) Miscellaneous Expenditure.

Sick benefits .....	.....	\$40 00
Medical attendance .....	.....	250 00
	<hr/>	<hr/>
Total expenditure	\$1,114 95	\$290 00

THE HEINTZMAN & COMPANY'S EMPLOYEES' BENEFIT SOCIETY.

(Returns Book 524.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Head Office, 193-197 Yonge Street, Toronto, Ontario.

Organized and incorporated 19th December, 1885.

The Executive Officers of the Society at the 31st December, 1917, were as follows:

Wm. Benny, President	Toronto.
J. Begley, Vice-President	Toronto.
C. Woodburn, Treasurer	Toronto.
Thomas H. Kirk, Secretary	Toronto.

DIRECTORS.

R. Burbridge	West Toronto.
G. Grundler	West Toronto.
H. Libby	West Toronto.
T. Bates	West Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1917, 136.

Number of members who died in 1917, none.

Funeral benefits paid in 1917, nil.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members of the Society who received sick benefits during 1917, 18.

Amount of sick benefits paid during 1917, \$465.00.

Number of weeks' sickness experienced in 1917, 101.

Total amount to credit of General Fund, from which all claims are paid, \$468.83.

III. ASSETS.

Cash on deposit in Bank of Hamilton, West Toronto	\$468 83
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IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Dues are collected once a month.

The Society's accounts for 1917 were audited on February 2nd, 1918.

No changes were made during 1917 in the organization and management and the constitution and rules of the Society in relation to benefits.

Names of auditors of accounts: F. Kamm and F. Mably, West Toronto.

Books of account kept by Society: Ledger, etc.

VII. CASH RECEIPTS.

Cash balance from 1916 (not extended), \$242.02.

Cash received during 1917:

Dues	\$712 00
Interest	5 81
<hr/>	
Total receipts	\$717 81
<hr/>	

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1917 for:

Registration fee	\$3 00
Salaries, officers' and auditors' fees	25 00
<hr/>	
Total expenses of management	\$28 00

(b) Miscellaneous Expenditure.

Sick benefits	465 00
<hr/>	
Total expenditure	\$493 00
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GENDRON MANUFACTURING COMPANY'S EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Head Office, 137 Duchess Street, Toronto, Ont.

Organized 5th May, 1890; incorporated 24th July, 1894.

The Executive Officers of the Society at the 31st December, 1917, were as follows:

Joseph Sauriol, PresidentToronto.
Alphonse Tonsignant, SecretaryToronto.
Louis Dubois, TreasurerToronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 48.
Number of members who died during 1917, 1.
Amount paid for funeral benefits during 1917, \$25.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members of the Society who received sick benefits during 1917, 5.
Amount paid for sick benefits during 1917, \$92.50.
Number of weeks' sickness experienced in 1917, 18½.
Amount paid for medical attendance, \$16.00.
Total amount of cash standing to the credit of the Sick Benefit Fund, \$944.98.

III. ASSETS.

Cash on hand	\$32 80
Cash in bank	912 18
Total	<u>\$944 98</u>

IV. LIABILITIES.—\$30.00.

V. MISCELLANEOUS.

Fifty-two assessments were made during 1917, payable weekly.
The Society's accounts were audited in July, 1917, and January, 1918.
Names and addresses of the auditors of accounts for 1917: John J. Brady, and W. J. Kamm, Toronto.
Books kept by the Society: Roll Book, Ledger, Minute Book and Bank Book.

VII. CASH RECEIPTS.

Cash balance from 1916 (not extended), \$837.00.

Cash received during 1917:

Dues	\$235 50
Interest	23 98
Doctor's fees	16 00
<hr/>	
Total receipts	\$275 48
<hr/>	

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1917 for:

Registration fee	\$3 00
Officers' salaries	30 00
Other expenses	1 00
<hr/>	
Total expenses of management	\$34 00

(b) Miscellaneous Expenditure.

Funeral benefits	25 00
Sick benefits	92 50
Medical attendance	16 00
<hr/>	
Total expenditure	\$167 50
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UMBERTO PRIMO ITALIAN BENEVOLENT SOCIETY.

(Returns Book, p. 524.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Head Office, Toronto.

Organized 7th February, 1888; incorporated in Ontario, 12th March, 1888.

The Executive Officers of the Society at the 31st December, 1917, were as follows:

G. Altilia, PresidentToronto.
 R. V. Glionna, TreasurerToronto.
 G. Bagnato, SecretaryToronto.

I. FUNERAL BENEFITS.

The Society undertakes funeral benefits.

The membership at 31st December, 1917, was 22.

No members died during 1917.

Total amount paid for funeral benefits, none.

Cash standing to credit and Funeral Benefit Fund, \$525.91.

II. SICK BENEFITS.

The Society undertakes sick benefits.

Number of members who received sick benefits in 1917, 4.

Total amount of sick benefits paid in 1917, \$103.70.

Number of weeks' sickness experienced in 1917, 29 2-7.

Amount paid for medical attendance during 1917, \$29.00.

III. ASSETS.

Cash on deposit in Bank of Toronto	\$525 91
Total assets	<u>\$525 91</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Twelve assessments were made during 1917.

The books of the Society were audited 15th January, 1918.

Names and addresses of the auditors: D. A. G. Glionna and R. Bartello, Toronto.

Certain changes were made during 1917 in the organization or management, or in the constitution or rules in relation to benefits.

Books of account kept by Society: Journal, Ledger, and Minute Book.

VII. CASH RECEIPTS.

Cash balance from 1916 (not extended), \$575.41.

Cash received during 1917 from:

Dues	\$129 50
Supplies sold	10 00
Interest	15 70
Total receipts	<u>\$155 20</u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1917 for:

Registration fee	\$3 00
Expenses of annual meeting	18 00
Secretary's salary	9 00
Printing, etc.	4 00
Postage	3 00
Total expenses of management	<u>\$37 00</u>

(b) *Miscellaneous Expenditure.*

Sick benefits	103 70
Medical attendance	29 00
Italian Red Cross	35 00
Total expenditure	<u>\$204 70</u>

UNION No. 55 (HAMILTON, ONT.) OF THE CIGARMAKERS' INTERNATIONAL
UNION OF AMERICA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Head Office, Hamilton, Ont.

The Executive Officers of the Society at the 31st December, 1917, were as follows:

H. G. Fester, President	Hamilton.
E. Jennings, Financial Secretary	Hamilton.
W. H. Crawford, Treasurer	Hamilton.
A. Fontyn, Recording Secretary	Hamilton.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Union; membership, 336.

Number of members who died in 1917, 5.

Funeral benefits paid in respect of deceased members, \$2,050.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members of the Society who received sick benefits during 1917, 48.

Total amount of sick benefits paid during 1917, \$1,062.85.

Number of weeks' sickness experienced in 1917, 212 $\frac{4}{5}$.

III. ASSETS.

Cash on hand	\$75 19
Cash in Bank of Hamilton	2,751 78
Total	<u>\$2,826 97</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Four assessmeets were made during 1917.

The Society's accounts were audited monthly during 1917.

The books kept are Day Book and Ledger.

Names and post office addresses of the auditors for 1917: B. C. Hertel and J. Zeigler,
Hamilton.

Amount of bond of Secretary, \$500.00.

Amount of bond of Treasurer, \$500.00.

VII. CASH RECEIPTS.

Cash balance from 1916 (not extended), \$877.16.

Cash received during 1917 from:

Initiation fees	\$78 00
Dues	4,851 95
Assessments	1,377 00
Fines	11 00
Interest	27 40
Donation	1,200 00
All other sources	625 50
Total receipts	\$8,170 85

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1917 for:

Registration fee	\$3 00
Rent, etc.	149 50
Supplies bought	2 00
Postage, etc.	34 76
Printing, stationery and advertising	37 09
Managing officers' salaries and officers' and auditors' fees	861 25
All other	5 00
Total expenses of management	\$1,092 60

(b) *Miscellaneous Expenditure.*

Per capita tax or levies	515 24
Sick benefits	1,062 85
Funeral benefits	2,050 00
Gratuities to distressed members	1,450 35
Other expenditure	50 00
Total expenditure	\$6,221 04

THE GRAND BRANCH OF THE IRISH CATHOLIC BENEVOLENT UNION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Head Office, 205 Leslie Street, Toronto.

Organized 9th January, 1869, and incorporated in Ontario, 25th July, 1895.

The Executive Officers of the Society at the 31st December, 1917, were as follows:

F. G. Reynolds, Grand PresidentToronto.
Robert Scollard, Grand SecretaryToronto.
J. H. Barber, Grand TreasurerToronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by Grand Body, the membership of which at 31st December, 1917, was 175.

Number of members who died during 1917, 3.

Total amount of funeral benefits paid during 1917, \$300.00.

Total cash standing to credit of Funeral Benefit Fund at 31st December, 1917, \$1,481.60.

II. SICK BENEFITS.

Sick benefits are undertaken by the Subordinate branches.

Number of members who received sick benefits during 1917, 25.

Total amount of benefits paid in 1917, \$385.00.

Number of weeks' sickness experienced in 1917, 101.

Total amount paid for medical attendance during 1917, \$147.50.

Total amount standing to credit of Sick Benefit Fund at 31st December, 1917, \$434.03.

III. ASSETS.

	Grand Body.	Subordinate Bodies.
Actual cash in Treasurer's hands, December 31st, 1917	\$7 70	\$71 95
Cash in Dominion Bank	836 65	.....
Cash in Home Bank, Toronto	719 97	145 11
Cash in Bank of Hamilton, Hamilton .....	.....	146 09
Cash in Union Bank, Toronto .....	.....	70 88
Furniture, supplies, etc. (\$720.00).		
Total assets	<u>\$1,564 32</u>	<u>\$434 03</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Five assessments were made during the year 1917, payable on the 1st January, April, June, July and October.
The books were duly audited August, 1917.
The following books of record are kept: Minute Book, Cash Book and Ledger.
During 1917 no changes were made in the Constitution.

VII. CASH RECEIPTS.

	Grand Body.	Subordinate Bodies.
Cash balance from 1916 (not extended), \$2,033.10.		
Cash received during 1917 from:		
Dues		\$808 85
Initiation fees		13 00
Per capita tax	\$52 70	25 00
Assessments	237 75	249 75
Supplies sold	30	
Interest	46 85	8 34
All other sources		106 49
	<u>\$337 60</u>	<u>\$1,211 43</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

	Grand Body.	Subordinate Bodies.
Cash paid during 1917 for:		
Per capita tax for management		\$52 70
Registration fee	\$3 00	
Supplies bought		30
Rent, light, heat and taxes		259 06
Salaries	54 00	
Printing, stationery and postage	5 00	12 47
Total expenses of management	<u>\$62 00</u>	<u>\$324 53</u>

(b) Miscellaneous Expenditure.

Funeral benefits	300 00	
Gratuities		36 80
Assessments paid to Grand Union		237 75
Sick benefits		385 00
Medical attendance		147 50
Other expenditure		90 20
Totals	<u>\$362 00</u>	<u>\$1,221 78</u>

BROWN BROTHERS, LIMITED, EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Head Office, Toronto.

Organized 2nd January, 1898, and incorporated in Ontario, 3rd March, 1903.

The Executive Officers of the Society at the 31st December, 1917, were as follows:

J. R. Aylett, PresidentToronto.
J. L. Rouse, Vice-PresidentToronto.
John E. Lamb, SecretaryToronto
Albert Burton, TreasurerToronto.

II. SICK BENEFITS.

The total membership of the Society at 31st December, 1917, 47.

Sick benefits are undertaken by the Society. Four members received sick benefits during 1917.

Total amount of benefits paid in 1917 in respect of sick members, \$55.95.

Number of weeks' sickness experienced, 14 3-7.

Total amount standing to credit of Sick Fund, \$290.97.

III. ASSETS.

Victory War Loan	\$25 00
Cash on hand	8 56
Cash in Home Bank, 31st December, 1917	290 97
<hr/>	
Total assets	\$324 53
<hr/>	

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Payments are made monthly.

The Society's books were audited for 1917 on January 8th, 1918.

Names and addresses of auditors for 1917 were as follows: John Rouse and F. Martin, Toronto.

Books of record kept by the Society are: Secretary's Cash Book, Membership Roll, Order on Treasurer and Treasurer's Cash Book.

No changes were made in the Constitution during 1917.

VII. CASH RECEIPTS.

Cash balance 31st December, 1916 \$346.34.

Cash received during 1917 from:

Dues	\$13 50
Interest	8 29
<hr/>	
Total receipts	\$21 79
<hr/>	

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1917 for:

Registration fee	\$3 00
Rent	1 50
Postage	27
<hr/>	
Total expenses of management	\$4 77

(b) *Miscellaneous Expenditure.*

Sick benefits	55 95
<hr/>	
Total expenditure	\$60 72
<hr/>	

GRAND ORDER OF ISRAEL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Head Office, Hamilton, Ont.

Organized 1908, incorporated 22nd October, 1908.

The Executive Officers of the Society at the 31st December, 1917, were as follows:

- I. Lewis, Noble MasterHamilton.
- B. Raphael, Vice-Noble MasterHamilton.
- J. Freedman, Financial and Recording SecretaryHamilton.
- M. Goldberg, TreasurerHamilton

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the membership of which at 31st December, 1917, was 107.

- Number of members who died in 1917, 1.
- Amount paid for funeral benefits during 1917, \$125.00.

II. SICK BENEFITS.

- Sick benefits are undertaken by the Society.
- Number of persons who received sick benefits during 1917, 19.
- Amount of sick benefits paid during 1917, \$377.00.
- Number of weeks' sickness, 63.
- Amount paid for medical attendance, \$140.00.

III. ASSETS.

Cash value of real estate	\$2,000 00
Cash on deposit to Society's credit, not drawn against, in the Royal Bank	1,770 50
Other assets	200 00
Total assets	<u>\$3,970 50</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

- One assessment was made during 1917.
- No changes were made in the constitution and rules during the year 1917.
- Books kept by the Society: Ledger, etc.
- The books of the Society were audited quarterly. Name of auditors: D. Kauffman, and A. Saïpe, Hamilton.

VII. CASH RECEIPTS.

Cash balance from 1916 (not extended), \$1,605.63.

Cash received during 1917 from:

Application fees	\$19 50
Initiation fees	42 00
Dues	938 27
Assessments	83 00
Degrees and cards	34 00
Supplies sold	6 25
Interest and dividends	49 99
All other sources	146 25
Total receipts	<u>\$1,319 26</u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1917 for:

Registration fee	\$3 00
Printing, etc.	17 90
Postage	36 44
Salaries	109 06
Rent, etc.	50 00
All other expenses	197 29
	<u>\$413 69</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits (burial)	125 00
Sick benefits	377 00
Medical attendance	140 00
Gratuities	29 60
All other expenditure	19 10
For investments (not extended), \$50.00.	

Grand totals	<u>\$1,104 39</u>
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L'UNION ST. JEAN BAPTISTE, OTTAWA.

(Returns Book, p. 232.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Head Office, Ottawa.

Organized 10th November, 1887; incorporated 18th September, 1888.

The Executive Officers of the Society at the 31st December, 1917, were as follows:

J. Nelson Bigras, PresidentOttawa.
E. René Croteau, Recording SecretaryOttawa.
Joseph Saint-Germain, B.A., TreasurerOttawa.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the membership of which is 380.
Number of members of the Society who died in 1917, 8.
Total amount of funeral benefits paid in respect of deceased members was \$3,184.50.
Number of members' wives deceased in 1917, 1.
Amount of funeral benefits paid in respect of deceased wife, \$75.00.
Total cash standing to credit of Funeral Fund at 31st December, 1917, \$3,417.22.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits in 1917, 43.
Amount of sick benefits paid in 1917, \$1,290.85.
Number of weeks' sickness experienced in 1917, 322½.

III. ASSETS.

Cash on deposit in La Banque Provinciale, Ottawa	\$7,872 77
Actual cash in hand at 31st December, 1917	155 65
Other assets	568 00
Total assets	<u>\$8,596 42</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly, and are payable on the first of month.
The Society's accounts were audited monthly and annually.
The names and addresses of the auditors for 1917 were as follows: A. Lepage, Ottawa, and Francois Fortin, Jr., Hull, Que.
Books of account kept by the Society are: Ledger and Cash Book.
Amount of bond of Treasurer, \$500.00.

VII. CASH RECEIPTS.

Cash balance from 1916 (not extended), \$9,612.31.

Cash received during 1917 from:

Per capita tax and levies	\$3,256 90
Interest and dividends	245 06
Degrees and cards	11 25
Other sources (detailed in memo.)	117 20
Total receipts	\$3,630 41

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1917 for:

Law costs	\$17 00
Registration fee	3 00
Rent, light, heat and taxes	90 00
Managing officers' salary, etc.	226 50
Printing, stationery, etc.	80 00
Postage, etc.	9 65
Premiums for guarantee of lodge officers	5 00
Total expenses of management	\$431 15

(b) *Miscellaneous Expenditure.*

Funeral benefits (members' wives)	75 00
Funeral benefits to members	3,184 50
Sick benefits	1,290 85
Other expenditure	232 80
Grand total	\$5,214 30

THE MANCHESTER UNITY INDEPENDENT ORDER OF ODDFELLOWS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Head Office, 43 Bellevue Place, Toronto.

Organized 16th December, 1887, and incorporated in Ontario, 23rd June, 1893.

The Executive Officers of the Society at the 31st December, 1917, were as follows:

Thos. Hastings, Provincial Grand MasterToronto.
H. P. Gelbert, Deputy Grand MasterToronto.
Wm. C. Schunck, Pro. Cor. SecretaryToronto.

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Grand Body, the membership of which was, at 31st December, 1917, 1,271.

Six members died during 1917, and \$3,000.00 benefits were paid.

Eleven members' wives died during 1917, and in respect thereof benefits were paid amounting to \$550.00.

Total cash to credit of Funeral Fund, 31st December, 1917, \$1,796.85.

IV. SICK BENEFITS.

Sick benefits are undertaken by District and Subordinate Lodges.

Number of members who received sick benefits in 1917, 191.

Amount of benefits paid in 1917, in respect of sick members, \$3,319.42.

Number of weeks' sickness experienced in 1917, 1,086.

Amount paid for medical attendance during 1917, \$1,446.94.

V. ASSETS.

	District Body.	Subordinate Bodies.
Bonds	\$1,486 62	\$8,279 46
Mortgages	14,450 00	12,512 00
Cash on deposit to the Society's credit, not drawn against, in the following chartered banks:		
Dominion Bank	1,796 85	.....
In various banks, in various places . . . . .	.....	11,210 93
Total assets	<u>\$17,733 47</u>	<u>\$32,002 39</u>

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

The Society's books were duly audited for 1917 on 24th January, 1918.

The following books of account and record are kept for purposes of insurance certificates or benefits: Ledger, Cash Books, and District Return Sheet.

Names and post office addresses of the auditors for 1917 were as follows: John T. Tilley, J. F. Heathfield and Geo. W. Bull, Toronto.

Amount of Secretary's bond, \$1,000.00.

VIII. CASH RECEIPTS.

	District Body.	Subordinate Bodies.
Cash balance from 1916 (not extended), \$30,441.23.		
Cash received during 1917 from:		
Per capita tax and levies	\$702 30	.....
Hospital benefits .....	.....	\$598 83
Application fees .....	.....	258 00
Dues	3,832 71	18,640 97
Interest	908 68	1,070 83
Dues, etc. (sister lodges) .....	.....	3,467 87
All other .....	.....	1,527 23
Total receipts	\$5,443 69	\$25,563 73

IX. CASH EXPENDITURE.

(a) Expenses of Management.

	District Body.	Subordinate Bodies.
Cash paid during 1917 for:		
War levy .....	.....	\$1,581 84
Hospital benefits	\$437 00	617 03
Per capita tax and levies	123 87	702 30
Registration fees	10 00	.....
Sister lodges .....	.....	3,304 78
Supplies bought	119 92	95 74
Travelling expenses	20 30	.....
Rent, light, heat and taxes	26 00	584 00
Officers' salaries	354 92	827 11
Printing	158 85	46 60
Postage, telegrams and express	38 28	256 35
Premium for guarantee of lodge officers	5 00	29 25
Insurance .....	.....	37 89
Total expenses of management	\$1,294 14	\$8,082 89

(b) Miscellaneous Expenditure.

Funeral benefits	3,550 00	4,924 47
Sick benefits	301 95	3,017 47
Medical attendance .....	.....	1,442 94
Grants	105 00	320 00
Soldiers' parcels .....	.....	311 55
Other expenditure	134 40	253 00
For investment (not extended), \$16,600.76.		
Total expenditure	\$4,091 35	\$10,269 43

THE CANADA FURNITURE MANUFACTURERS (LIMITED) EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1917.

Head Office, Woodstock, Ont.

Organized, 1895; incorporated, 29th January, 1896.

The Executive Officers of the Society at the 31st December, 1917, were as follows:

Wm. J. Anderson, PresidentWoodstock.
Jas. E. Cove, Vice-PresidentWoodstock.
Robt. A. Scott, Secretary-TreasurerWoodstock.

I. FUNERAL BENEFITS.

Funeral benefits have been discontinued by the Society, the membership of which at 31st December, 1917, was 186.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1917, 14.
Amount of sick benefits paid during 1917, \$141.00.
Number of weeks' sickness experienced during 1917, 53 4-7.
Amount paid for medical attendance, \$377.18.
Amount of cash standing to credit of the fund, \$461.40.

III. ASSETS.

Cash on deposit to Society's credit, not drawn against, in the Canadian Bank of Commerce, Woodstock, and Oxford Permanent L. and S. Society, Woodstock	\$461 40
Total	<u>\$461 40</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly.
Number of assessments made during 1917, 12.
No changes were made in the Constitution and Rules during the year 1917.
Books kept by the Society: Cash Book, Minute Book and Members' Roll, and Bank Books.
The books of the Society were audited 5th January, 1918. Names of auditors: Frank Stiling and Jas. Cove, Woodstock.

VII. CASH RECEIPTS.

Cash balance from 1916 (not extended), \$468.63.

Cash received during 1917 from:

Assessments	\$568 00
Interest	13 70
Total	<u>\$581 70</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1917 for:

Registration fee	\$3 00
Printing	2 75
Salary of Secretary	35 00
Total expenses of management	<u>\$40 75</u>

(b) Miscellaneous Expenditure.

Sick benefits	141 00
Medical attendance	377 18
All other expenditure	30 00
Total expenditure	<u>\$588 93</u>

THE CANADA FOUNDRY COMPANY EMPLOYEES' MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Head Office, Davenport, Ont.

Organized 2nd day of July, 1890; incorporated in Ontario 27th September, 1892.

The Executive Officers of the Society at the 31st December, 1917, were as follows:

Wm. O. Maclean, PresidentToronto.
John McIntyre, SecretaryToronto.
James E. Ford, TreasurerToronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society with a membership of 1,322.

Seven members died during 1917, and funeral benefits amounting to \$350.00 were paid.

II. SICK BENEFITS.

Number of members who received sick benefits during 1917, 183.

Total amount of sick benefits paid during 1917, \$2,430.08.

Number of weeks' sickness experienced during 1917, 624.

Amount paid for medical attendance during 1917, \$1,652.49.

Total amount of cash standing to credit of Sick Benefit Fund at the 31st December, 1917, \$4,064.73.

III. ASSETS.

Victory Bonds (first instalment)	\$250 00
Cash on hand, 31st December, 1917	118 81
Cash in Canadian Bank of Commerce	729 23
Cash in Imperial Bank	3,216 69
Total	<u>\$4,314 73</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made semi-monthly.

Twenty-six assessments were made during 1917, and were payable on the 1st and 15th of each month.

The books of the Society were duly audited June 30th and December 31st, 1917.

The following books of record are kept: Secretary's Minute Book, Treasurer's Cash Book and Secretary's Order Book.

Names and addresses of auditors of accounts of 1917: H. Brown, Wm. Christie and R. McClelland, Toronto.

No changes were made during 1917 in the Constitution and Rules in relation to benefits.

Amount of bond of Secretary, \$300.

Amount of bond of Treasurer, \$1,000.

VII. CASH RECEIPTS.

Cash balance from 1916 (not extended), \$2,940.06.

Cash received during 1917 from:

Assessments	\$6,346 20
Interest	101 00
Total	<u>\$6,447 20</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1917 for:

Law costs	\$1 00
Registration fee	10 00
Officers' salaries, etc.	372 96
Supplies bought	2 75
Clerk hire	5 00
Annual meeting	7 50
Guarantee bonds	13 00
Printing, etc.	2 00
Expenses of management	<u>\$414 21</u>

(b) Miscellaneous Expenditure.

Funeral benefits	350 00
Sick benefits	2,430 08
Medical attendance	1,652 49
Hospital	225 75
For investments (not extended), \$250.00.	
Grand totals	<u>\$5,072 53</u>

GUTTA PERCHA AND RUBBER MANUFACTURING COMPANY OF TORONTO,
LIMITED, EMPLOYEES' SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Head Office, Toronto.

Incorporated 14th June, 1901.

The Executive Officers of the Society at the 31st December, 1917, were as follows:

J. Severs, PresidentToronto.
W. Patterson, Vice-PresidentToronto.
F. Matthews, Secretary-TreasurerToronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the membership of which at 31st December, 1917, was 1,000.

Three members died during 1917, and \$125.00 funeral benefits were paid.

II. SICK BENEFITS.

Number of members who received sick benefits during 1917, 98.

Total amount of sick benefits paid during 1917, \$1,891.30.

Number of weeks' sickness experienced during 1917, 375.

Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1917, \$1,199.55.

III. ASSETS.

Cash in Treasurer's hands	\$188 69
Cash in Merchants Bank	1,010 86
Total assets	<u>\$1,199 55</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments for purposes of Sick Fund are made monthly and are payable on the 1st of each month. Twelve such assessments were made during 1917.

The accounts of the Society were duly audited in June, 1917, and January, 1918.

Names and addresses of auditors for 1917: J. M. Ogilvie, H. Burkhart, and W. Weller, Toronto.

No changes were made in the Constitution during 1917.

Amount of bond of Secretary-Treasurer, \$200.00.

VII. CASH RECEIPTS.

Cash balance from 1916 (not extended), \$650.40.

Cash received during 1917 from:

Assessments	\$2,502 35
Interest	10 25
Total receipts	<u>\$2,512 60</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1917 for:

Registration fee	\$10 00
Law costs	2 00
Officers' salaries	55 40
Printing, etc.	4 75
	<u>\$72 15</u>

(b) Miscellaneous Expenditure.

Funeral benefits	125 00
Sick benefits	1,766 30
Total expenditure	<u>\$1,963 45</u>

HAMILTON LODGE NO. 25, THEATRICAL MECHANICAL ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Head Office, Hamilton, Ont.

Organized 20th February, 1907; incorporated in Ontario 26th February, 1907.

The Executive Officers of the Society at the 31st December, 1917, were as follows:

- Alex. Anderson, PresidentHamilton.
- H. C. Stroud, Recording SecretaryHamilton.
- William Stroud, TreasurerHamilton.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 37.
No members died during 1917, and no funeral benefits were paid.
Total cash to credit of Funeral Fund, \$24.94.

II. SICK BENEFITS.

Number of members who received sick benefits during 1917, 6.
Total amount of sick benefits paid during 1917, \$140.00.
Number of weeks' sickness experienced during 1917, 28.
Amount paid for medical attendance during 1917, \$57.33.
Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1917, \$307.77.

III. ASSETS.

Cash value of mortgage	\$1,600 00
Cash in Molsons Bank, 31st December, 1917	307 77
Cash in Dominion Bank, 31st December, 1917	24 94
<hr/>	
Total assets	\$1,932 71
<hr/>	

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly, and are payable 1st of each month. Twelve assessments were made during 1917.
The books of the Society were duly audited February 6th, 1918.
The following books of record are kept: Cash Book and Ledger.
Name and address of auditor of accounts of 1917: E. Malcalmson, Hamilton.
No changes were made during 1917 in the Constitution and Rules in relation to benefits.
Amount of bond of Treasurer, \$1,500.00.

VII. CASH RECEIPTS.

Cash balance from 1916 (not extended), \$1,932.75.

Cash received during 1917 from:

Application fees	\$17 50
Dues	238 50
Supplies sold	3 10
Interest	83 99
Cash received from repayment of loan (not extended), \$200.00.	

Total	<u>\$343 09</u>
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VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1917 for:

Per capita tax	\$9 90
Rent, light and heat	30 00
Printing, etc.	3 50
Salaries	65 00
Registration fee	3 00
Postage, etc.	4 15

Expenses of management	<u>\$115 55</u>
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(b) *Miscellaneous Expenditure.*

Sick benefits	140 00
Medical attendance	57 33
Gratuities	19 75
All other	10 50
For investment (not extended), \$1,800.00.	

Total expenditure	<u>\$343 13</u>
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THEATRICAL MECHANICAL ASSOCIATION.

(File I, pp. 17 and 169.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Head Office, 472 Dovercourt Road, Toronto.

Organized 21st September, 1886; incorporated 20th May, 1887.

The Executive Officers of the Society at the 31st December, 1917, were as follows:

J. P. Carter, President	Toronto.
S. Y. Meredith, Recording Secretary	Toronto.
James Lydon, Treasurer	Toronto.
Dan Pierce,	
T. Hutchinson, Sr.,	} Finance Committee.....Toronto.
Chas. Horsewell,	

I. FUNERAL BENEFITS.

Total membership of Society, 157.

Number of members who died during 1917, 4.

Amount of funeral benefits paid during 1917, \$1,000.00.

Amount standing to credit of fund, \$16,539.87.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits in 1917, 14.

Total amount of sick benefits paid during the year 1917, \$314.00.

Number of weeks' sickness experienced, 57.

Medical attendance, \$265.00.

Amount of cash standing to credit of Sick Benefit Fund, \$325.16.

III. ASSETS.

Bonds, debentures, etc.	\$16,000 00
Cash on hand, as per auditor's statement	59 90
Bank of Commerce, Toronto	455 97
Canada Permanent Mortgage Corporation	539 87
Totals	<u>\$17,055 74</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

The Society's accounts were duly audited in March, June, September and December, 1917.

Auditors for the year: Dan Pierce and William Fudge, Toronto.

Certain changes were made in the Constitution and By-laws during 1917.

Books of account kept by the Association are: Blotter and Ledger.

Amount of bond of Treasurer, \$500.00.

VII. CASH RECEIPTS.

Cash balance from 1916 (not extended), \$16,403.71.

Cash received during 1917 from:

Application, initiation fees and dues	\$1,502 15
Supplies sold	12 10
Interest and dividends	892 73
All other sources	865 59
Cash received from repayment of loan (not extended), \$300.00.	

Total receipts	<u>\$3,272 57</u>
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VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1917 for:

Per capita tax or levies	\$38 65
Registration	3 00
Supplies bought	37 90
Rent, light, heat and taxes	18 00
Salaries, officers' and auditors' fees	203 00
Printing, stationery and advertising	135 25
Postage, etc.	19 92

Total expenses of management	<u>\$455 72</u>
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(b) *Miscellaneous Expenditure.*

Funeral benefits	1,000 00
Sick benefits	314 00
Medical attendance	265 00
Gratuities to distressed members	120 83
Other expenditure	764 99
For investments (not extended), \$1,000.00.	

Total expenditure	<u>\$2,920 54</u>
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TORONTO HEBREW BENEVOLENT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Head Office, Toronto.

Incorporated 17th February, 1899.

The Executive Officers of the Society at the 31st December, 1917, were as follows:

- A. Winter, PresidentToronto.
- H. Paulin, Vice-PresidentToronto.
- P. Philips, TreasurerToronto.
- D. Pullan, SecretaryToronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 224.
Two members died during 1917, and funeral benefits were paid amounting to \$165.00.
Number of members' wives and children who died during 1917, 8.
Amount of funeral benefits paid in respect of members' wives and children during 1917, \$130.00.
Total cash standing to credit of Sick and Funeral Fund, \$2,648.77.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1917, 33.
Amount paid for sick benefits during 1917, \$500.00.
Number of weeks' sickness experienced during 1917, 100.
Amount paid for medical attendance during 1917, \$789.06.

III. ASSETS.

Cash value of real estate	\$700 00
Cash value of mortgages	1,700 00
Cash value of bonds	100 00
Cash in hands of Treasurer	147 76
Cash on deposit in Bank of Nova Scotia, Toronto	2,501 01
Total assets	<u>\$5,148 77</u>

IV. LIABILITIES.—\$30.00.

V. MISCELLANEOUS.

Dues are paid monthly.
The Society's accounts were duly audited September 15th, 1917.
Books of record kept by the Society are: Cash Book, Ledger and Record Book.
The auditors of accounts of 1917 were: K. Jaffey and H. Paulin, Toronto.
No changes were made during 1917 in the organization, management, Constitution and Rules of the Society in relation to benefits.
Amount of bond of Treasurer, \$25.00.

VII. CASH RECEIPTS.

Cash balance from 1916 (not extended), \$3,195.90.

Cash received during 1917 from:

Application fees	\$35 50
Initiation fees	36 50
Dues	2,485 20
Interest	188 25
Other sources	16 90
<hr/>	
Total receipts	\$2,762 35
<hr/>	

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1917 for:

Registration fee	\$3 00
Rent, light and heat	88 00
Officers' salaries	140 00
Printing, stationery, etc.	84 20
Postage, 'phones, telegrams and express	71 55
<hr/>	
Total expenses of management	\$386 75

(b) Miscellaneous Expenditure.

Funeral benefits	295 00
Sick benefits	500 00
Medical attendance	789 06
Hospital	239 25
Gratuities (Relief Fund)	201 17
Cemetery	700 00
Other expenses	98 25
For investments (not extended), \$100.00.	
<hr/>	
Total expenditure	\$3,209 48
<hr/>	

EVENING TELEGRAM EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Head Office, Toronto, Ont.

Organized in May, 1912; incorporated in Ontario, 24th September, 1913.

The Executive Officers of the Society at the 31st December, 1917, were as follows:

Thomas E. Till, PresidentToronto.
H. B. Goldey, Vice-PresidentToronto.
T. Hopmans, SecretaryToronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 92.
Number of members who died during 1917, none.
Amount paid for funeral benefits, none.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members of the Society who received sick benefits during 1917, 17.
Amount of benefits paid during 1917, \$210.00.
Number of weeks' sickness experienced in 1917, 42.
Total amount to credit of Sick Benefit Fund, \$787.40.

III. ASSETS.

Cash on hand	\$106 65
Cash in Dominion Bank	680 75
Total	<u>\$787 40</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Number of assessments made during 1917, 43.
The books of the Society were duly audited January 7th, 1918.
Names and addresses of auditors of accounts of 1917: Geo. Potter and A. Anderson,
Toronto.
No changes were made in the Constitution and By-laws during 1917.

VII. CASH RECEIPTS.

Cash balance from 1916 (not extended), \$609.60.	
Cash received during 1917 from:	
Dues	\$416 90
Initiation fees	7 00
Interest	61 45
Total receipts	<u>\$485 35</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1917 for:

Registration fee	\$3 00
Expenses of annual meeting	13 00
Travelling expenses	2 00
Officers' salaries	50 00
Supplies bought	50
<hr/>	
Total expenses of management	\$68 50

(b) Miscellaneous Expenditure.

Sick benefits	210 00
Other expenditure	29 05
<hr/>	
Total ..	\$307 55
<hr/>	

ITALIAN WORKINGMEN'S ASSOCIATION OF ONTARIO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Head Office, Toronto, Ont.

Organized 12th December, 1901, and incorporated 31st December, 1901.

The Executive Officers of the Society at the 31st December, 1917, were as follows:

V. Muto, PresidentToronto.
P. Gagliardini, SecretaryToronto.
R. H. Ross, TreasurerToronto.
M. Missor, Corresponding SecretaryToronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1917, 47.

No member died during 1917, and no funeral benefits were paid.

Total cash standing to credit of Funeral Benefit Fund at 31st December, 1917,
\$629.29.

II. SICK BENEFITS.

Number of members who received sick benefits during 1917, 15.

Amount paid for sick benefits, \$291.90.

Number of weeks' sickness experienced, 58.

Amount paid for medical attendance, \$87.75.

III. ASSETS.

Cash deposited in Bank of Commerce	\$629 29
Total assets	<u>\$629 29</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly.

The Society's accounts were duly audited for year 1917.

The name and post office address of the auditor for 1917 was as follows: M. Missor,
Toronto.

Books of account kept by the Society: Ledgers and Cash Book.

No changes were made in the Constitution and By-laws during 1917.

VII. CASH RECEIPTS.

Cash balance from 1916 (not extended), \$688.41.

Cash received during 1917 from:

Dues	\$464 80
All other	121 23
Total receipts	<u>\$586 03</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1917 for:

Registration fee	\$3 00
Rent, clerk hire, etc.	35 00
Supplies bought	42 00
Printing	20 00
Postage	2 00
All other	163 50
Total management expenses	<u>265 50</u>

(b) Miscellaneous Expenditure.

Medical attendance	87 75
Sick benefits	291 90
Total expenditure	<u>\$645 15</u>

LA CONGREGAZIONE DELLA IMMACOLATA CONCEZIONE DI MARIA
SANTISSIMA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Head Office, Toronto.

Organized, March, 1904; incorporated in Ontario, 14th March, 1904.

The Executive Officers of the Society at the 31st December, 1917, were as follows:

L. Frasca, PresidentToronto.
S. Agliaroli, Vice-PresidentToronto.
Rocco Gianvecchio, TreasurerToronto.
F. Belmonte, SecretaryToronto.

I. FUNERAL BENEFITS.

The Society undertakes funeral benefits.
The membership at 31st December, 1917, was 14.
Number of members who died during 1917, none.
Total amounts paid for funeral benefits, nil.

II. SICK BENEFITS.

The Society undertakes sick benefits.
No member received sick benefits during 1917.
Number of weeks' sickness experienced in 1917, none.

III. ASSETS.

Cash in deposit in Bank of Montreal, Toronto	\$351 79
Total assets	\$351 79

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

The books of the Society were audited during 1917.
Name of auditor: Francesco Belmonte, Toronto.
No changes were made during 1917 in the organization or management or in the constitution or rules in relation to benefits.

VII. CASH RECEIPTS.

Cash balance from 1916 (not extended), \$320.16.	
Cash received during 1917 from:	
Dues	\$25 00
Interest	9 63
Total receipts	\$34 63

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1917 for:	
Registration fee	\$3 00
<hr/>	
Total management expenses	\$3 00
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(b) Miscellaneous Expenditure.—None.

DAUGHTERS AND MAIDS OF ENGLAND BENEVOLENT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Head Office, 598 Gerrard Street East, Toronto, Ont.

Organized 7th November, 1890; incorporated 9th January, 1895.

The Executive Officers of the Society at the 31st December, 1917, were as follows:

Nellie Nobes, Grand PresidentToronto.
 Emma Clarke, Grand Vice-PresidentToronto.
 Elizabeth Pincombe, Grand Past PresidentToronto.
 Frank H. Revell, Grand TreasurerHamilton.
 Leonard Cross, Grand Secretary, 598 Gerrard StreetToronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Grand Lodge; total membership, 3,043.
 Number of members of the Society who died during 1917, 16.
 Amount of funeral benefits paid during 1917, \$800.00.
 Total cash standing to credit of Funeral Fund, 31st December, 1917, \$10,993.35.

II. SICK BENEFITS.

Sick benefits are undertaken by the Subordinate Lodges.
 Number of members who received sick benefits in 1917: Subordinate Bodies, 360;
 Juvenile Branch, 34.
 Total amount of benefits paid during 1917: Subordinate Bodies, \$1,994.00; Juvenile
 Branch, \$96.00; Total, \$2,090.00.
 Number of weeks' sickness experienced in 1917: By Subordinate Bodies, 833;
 Juvenile Branch, 124½.
 Amount paid for medical attendance during 1917: Subordinate Bodies, \$3,296.20;
 Juvenile Branch, \$280.60.
 Total amount cash standing to credit of Sick Benefit Fund at 31st December, 1917;
 Subordinate, \$15,289.65; Juvenile, \$1,718.03.

IV. ASSETS.

Cash value of bonds	\$5,000 00
Cash value of mortgages	2,400 00
Actual cash on hand	621 90
Cash on deposit, not drawn against, in Bank of Montreal, Hamilton	7,184 24
All other assets	672 97
Subordinates, \$19,801.40; Juveniles, \$1,820.24.	

Total assets	\$15,879 11
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V. LIABILITIES.—None.

VI. MISCELLANEOUS.

Assessments for the purpose of life insurance were made quarterly during 1917.
Four such assessments were made during 1917, payable March, June, September, and December.
The Society's books were audited 21st February, 1918.
The following books of record are kept: Cheque Book, Cash Book, Ledgers, and Stock Book.
Names and post office addresses of the auditors for 1917 were as follows: Fanny Lloyd, Toronto; Rose Garlick, Toronto, and Ida Poulte, Toronto.
Amount of bond of Grand or Supreme Secretary, \$500.
Amount of bond of Grand or Supreme Treasurer, \$500.

VII. CASH RECEIPTS.

	Grand Body.	Subordinate Bodies.	Juvenile Branches.
Cash balance from 1916 (not extended), \$6,699.55.			
Cash received during 1917 from:			
Dues . . . . .	.....	\$11,782 60	\$459 43
Application fees	\$100 15	169 50	.....
Initiation fees . . . . .	.....	390 00	34 80
Assessments	984 97	.....	.....
Per capita tax	935 57	.....	.....
Supplies sold	302 47	.....	.....
Interest and dividends	611 94	410 00	148 60
Premiums for guarantee of lodge officers	104 71	.....	.....
	\$3,039 81	\$12,752 10	\$642 83

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

	Grand Body.	Subordinate Bodies.	Juvenile Branches.
Cash paid during 1917 for:			
Per capita tax . . . . .	.....	\$935 57	.....
Commission	\$27 10	61 80	.....
Registration fee	15 00	91 00	\$9 15
Supplies bought	402 82	296 87	5 60
Travelling expenses	33 15	.....	.....
Rent, etc. . . . .	.....	1,680 50	103 10
Salaries, auditors' and officers' fees	521 60	997 60	95 31
Postage, telegrams and express	120 55	289 60	72 90
Printing, stationery and advertising . . . . .	.....	49 35	.....
Premium for guarantee of lodge officers	3 00	96 91	7 80
Other expenses	10 00	.....	.....
Total expenses of management	\$1,133 22	\$4,499 20	\$293 86

(b) Miscellaneous Expenditure.

Funeral benefits	800 00	951 77	33 20
Sick benefits . . . . .	.....	1,994 00	96 00
Medical attendance . . . . .	.....	3,296 20	280 60
Totals	\$1,933 22	\$10,741 17	\$703 66

THE MUTUAL MASONIC COMPACT OF ST. CATHARINES AND NIAGARA DISTRICT.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Head Office, St. Catharines, Ont.

Organized 15th September, 1871; incorporated in Ontario 3rd December, 1892.

The Executive Officers of the Society at the 31st December, 1917, were as follows:

Geo. Burch, President St. Catharines.
William F. Clarke, Vice-President Grimsby.
H. J. Johnston, Secretary-Treasurer St. Catharines.

II. MOVEMENT IN INSURANCE CERTIFICATES.

Contracts for Insurance other than Endowments, Sick or Funeral Benefits.

	Number.	Amount.
Contracts in force 31st December, 1916.....	197	\$ 19,700 00
Add contracts taken during 1917, new or renewed	15	1,500 00
Gross number and amount of contracts on foot at any time during 1916.	212	21,200 00
Deductions :		
Contracts matured in 1917.....	6	\$ 600 00
Contracts lapsed in 1917.....	3	300 00
Total deductions extended	9	900 00
Net contracts on foot at 31st December, 1917.....	203	20,300 00

V. ASSETS.

Cash on deposit in Security Loan and Savings Co., St. Catharines \$246 81

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

Assessments for purpose of life insurance certificates are made when found necessary.

Two assessments were made during 1917.

The accounts of the Society were audited on the 13th February, 1918.

Books of record or account kept for purposes of insurance certificates are: Cash Book and Register of Members.

Name and post office address of auditor for 1917: J. Colin Blain, St. Catharines.

VIII. CASH RECEIPTS.

Cash balance from 1916 (not extended), \$223.87.

Cash received during 1917 from:

Assessments	\$597 00
Interest and dividends	9 34
<hr/>	
Total receipts	\$606 34
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IX. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1917 for:

Commission, etc.	\$20 40
Registration fee	3 00
Printing, stationery and advertising	4 00
Managing officers' salaries and officers' and auditors' fees	50 00
Postage, telegrams and express	6 00
<hr/>	
Total expenses of management	\$83 40

(b) Miscellaneous Expenditure.

Life insurance claims	500 00
<hr/>	
Total expenditure	\$583 40
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PROVINCIAL GRAND ORANGE LODGE OF ONTARIO EAST.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Head Office, Belleville, Ont.

Organized 20th February, 1860, and incorporated in Ontario 22nd May, 1894.

The Executive Officers of the Society at the 31st December, 1917, were as follows:

O. W. Landon, Grand MasterLansdowne, Ont.
W. E. Tummon, Deputy Grand Master Crookston, Ont.
W. C. Reid, Grand Treasurer Belleville, Ont.
F. M. Clarke, Grand Secretary Belleville, Ont.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 129.
Two members died during 1917.
Amount of funeral benefits paid in 1917, \$100.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society. Five members received sick benefits during 1917.
Number of weeks' sickness during 1917, 29 3-7.
Sick benefits amounting to \$88.30 were paid.
Cash standing to credit of Sick Fund, \$514.58.

III. ASSETS.

Cash in Bank of Montreal, Belleville	\$514 58
Total assets	<u>\$514 58</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Dues are collected quarterly, in advance.
The Society's accounts were audited February 23rd, 1918.
The books of record kept are: Membership Register, Record and Cash Book.
The name and post office address of the auditor for 1917 was as follows: J. W. Davidson, Belleville.
Amount of bond of Secretary-Treasurer, \$1,000.00 (combined).

VII. CASH RECEIPTS.

Cash balance from 1916 (not extended), \$621.90.

Cash received during 1917 from:

Dues	\$141 38
Interest	18 60
<hr/>	
Total receipts	\$159 98
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VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1917 for:

Registration fee	\$3 00
Officers' salary, etc.	76 00
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Total expenses of management	\$79 00

(b) Miscellaneous Expenditure.

Funeral benefits	100 00
Sick benefits	88 30
<hr/>	
Total expenditure	\$267 30
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TRANSPORTATION CLUB OF TORONTO.

ANNUAL STATEMENT FOR THE FIVE MONTHS ENDING 31ST DECEMBER, 1917.

Head Office, Toronto, Ont.

Incorporated 12th July, 1917.

The Executive Officers of the Society at the 31st December, 1917, were as follows:

C. E. Horning, PresidentToronto.
M. Macdonald, TreasurerToronto.
W. A. Gray, SecretaryToronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 164.
Number of members who died during 1917, 1.
Amount of funeral benefits paid during 1917, \$100.00.
Cash to credit of fund at 31st December, 1917, \$299.70.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits in 1917, none.
Amount of benefits paid in 1917, nil.
Number of weeks' sickness experienced in 1917, none.

III. ASSETS.

Cash in Merchants Bank, Toronto	\$424 84
Total assets	<u>\$424 84</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

One assessment was made during 1917.
The accounts of the Society were duly audited December 14th, 1917.
Names and addresses of the auditors for the year 1917: E. R. Thorpe and F. R. Clarke, Toronto.
Books kept by Society: Ledger, Cash Book, Minute and Record Books.
No changes were made in the Constitution and By-laws of the Society.
Bond of Treasurer, \$1,000.00.

VI. CASH RECEIPTS.

Cash balance (not extended), \$409.63.	
	Grand Lodge.
Cash received during 1917 from:	
Application fees	\$76 00
Dues	780 50
Interest	14 72
All other sources	30 00
	<hr/>
Total receipts	\$901 22
	<hr/>

VII. CASH EXPENDITURE.

(a) Expenses of Management.

	Grand Lodge.
Registration fee	\$4 00
Postage, etc.	29 65
Printing, etc.	93 26
	<hr/>
Total expenses of management	\$126 91

(b) Miscellaneous Expenditure.

Funeral benefits	100 00
Other expenditure	659 10
	<hr/>
Total expenditure	\$886 01
	<hr/>

SONS OF POLAND FRIENDLY SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Head Office, Toronto, Ont.

Organized 20th April, 1907; incorporated in Ontario 19th December, 1907.

The Executive Officers of the Society at the 31st December, 1917, were as follows:

John Wicjtowicz, PresidentToronto.
Walenty Bazan, Vice-PresidentToronto.
Alexander Purat, Rec. SecretaryToronto.
Adam Zamoniski, Fin. SecretaryToronto.
Stanislaw Naploszczy, TreasurerToronto.

I. AND II. SICK AND FUNERAL BENEFITS.

Sick and funeral benefits are undertaken by the Society, with a total membership of 50.

Number of members who received sick benefits, 9.
Total amount paid for sick benefits in 1917, \$170.00.
Number of weeks' sickness experienced in 1917, 41.
Amount paid for medical attendance for 1917, \$18.00.
Balance to credit of fund, 31st December, 1917, \$685.37.

III. ASSETS.

Cash standing to credit in Home Bank, 31st December, 1917	\$685 37
Total assets	<u>\$685 37</u>

IV. LIABILITIES.—None.

VII. CASH RECEIPTS.

Cash balance from 1916, \$554.99.
Cash received during 1917 from:

Application fees	\$15 00
Interest	14 73
Initiation fees	1 65
Dues	181 05
Degrees and cards	2 00
All other sources	127 60
Totals	<u>\$342 03</u>

IX. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1917 for:

Registration fee	\$3 00
Rent	18 00
Salary of Recording Secretary	12 00
Printing	4 50
Postage	4 15
<hr/>	
Expenses of management	\$41 65

(b) Miscellaneous Expenditure.

Sick benefits	170 00
Medical attendance	18 00
<hr/>	
Total expenditure	\$229 65
<hr/>	

ST. JOSEPH LITHUANIAN BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Head Office, Toronto.

Organized 24th February, 1907, and incorporated in Ontario 11th July, 1908.

The Executive Officers of the Society at the 31st December, 1917, were as follows:

J. Vasiliauskas, President	Toronto.
F. Regina, Vice-President	Toronto.
A. Workis, Recording Secretary	Toronto.
J. Simonaitis, Treasurer	Toronto.
A. Paulauskas, Financial Secretary	Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 30.
 No members died during 1917. Amount of funeral benefits paid during 1917, nil.
 No members' wives died during 1917.
 Amount paid in respect of deceased wives, nil.
 Cash standing to credit of Funeral Fund at 31st December, 1917, \$680.68.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society. Four members received sick benefits during 1917.

Number of weeks' sickness experienced during 1917, 10.

Sick benefits amounting to \$50.00 were paid.

III. ASSETS.

Cash on hand	\$13 23
Cash in Royal Bank of Canada	667 45
Total assets	<u>\$680 68</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly, payable each month.

The Society's accounts were audited 31st December, 1917.

The books of record kept are a Ledger, Minute and Cash Book.

Names and addresses of the auditors for 1917: A. Vilbikaitis and A. Viliumas, Toronto.

VII. CASH RECEIPTS.

Cash balance from 1916 (not extended), \$426.17.

Cash received during 1917 from:

Initiation fees	\$17 50
Dues	160 00
Assessments	17 75
Interest	13 97
All other	418 60
<hr/>	
Total receipts	\$627 82
<hr/>	

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1917 for:

Registration fee	\$3 00
Rent, light, heat and taxes	6 75
Salaries	10 00
Travelling expenses	60
Printing	1 65
Postage, etc.	3 68
Supplies bought	37 25
All other	260 38
<hr/>	
Total expenses of management	\$323 31

(b) Miscellaneous Expenditure.

Sick benefits	50 00
<hr/>	
Total expenditure	\$373 31
<hr/>	

THE ONTARIO GRAND COMMANDERY OF THE KNIGHTS OF ST. JOHN.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Head Office, Toronto.

Incorporated in Ontario 26th May, 1894.

The Executive Officers of the Society at the 31st December, 1917, were as follows:

F. Harrington, PresidentToronto.
J. C. Kidd, SecretaryToronto.

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by Subordinate and auxiliary branches of the Society; total membership, 123.
Number of members of the Society who died during 1917, 5.
Amount of funeral benefits paid during 1917, \$500.00.
Cash to credit of Funeral Fund, \$895.75.

IV. SICK BENEFITS.

Sick benefits are undertaken by the Grand, Subordinate and auxiliary branches of the Society.
Number of members who received sick benefits during 1917: Subordinate, 19; Auxiliary, none.
Total amount of benefits paid during 1917: Subordinate, \$244.00; Auxiliary, \$104.10.
Number of weeks' sickness experienced in 1917: Subordinate, 71.
Amount paid for medical attendance in 1917: Subordinate, \$88.00; Auxiliary, \$71.50.
Balance to credit of Sick and Funeral Fund, 31st December, 1917: Subordinate, \$2.14.

V. ASSETS.

Cash in various banks	\$1,523 35
All other assets	594 90
Total	<u>\$2,118 25</u>

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

The Society's accounts were duly audited January and April, 1917.
Names and post office addresses of the auditors for 1917: J. F. Holohan, Toronto.
Number of members in Ontario at 31st December, 1917, 123.
Number of members in Ontario who died during 1917, 5.
Amount of death benefits paid to Ontario members during 1917, \$500.00.

VIII. CASH RECEIPTS.

Cash balance from 1916 (not extended), \$2,092.76.

	Grand Body.	Subordinate Bodies.	Auxiliary Bodies.
Cash received during 1917 from:			
Initiation fees	\$7 75	\$35 75	\$12 00
Dues .. .....	.....	544 65	109 85
Assessments	317 76	.....	.....
Per capita tax	37 96	.....	.....
Interest and dividends	26 48	2 37	.....
Supplies sold .. .....	.....	10 70	.....
Total receipts	\$389 95	\$593 47	\$121 85

IX. CASH EXPENDITURE.

(a) Expenses of Management.

	Grand Body.	Subordinate Bodies.	Auxiliary Bodies.
Cash paid during 1917 for:			
Per capita tax .....	.....	\$37 96	.....
Law costs	\$25 92	.....	.....
Registration fee	3 00	.....	.....
Supplies bought	3 35	1 00	\$4 00
Rent, light, heat and taxes	8 00	120 75	27 00
Officers' salaries	50 00	10 80	.....
Printing	7 50	.....	.....
Postage, etc.	7 49	4 10	1 30
All other	36 00	37 77	25 22
Total expenses of management	\$141 26	\$212 38	\$57 52

(b) Miscellaneous Expenditure.

Funeral benefits	500 00	.....	.....
Sick benefits	244 00	104 10	.....
Medical attendance	88 00	71 50	.....
All other .. .....	.....	30 00	.....
Total expenditure	\$973 26	\$417 98	\$57 52

SICK AND FUNERAL BENEFIT DEPARTMENT OF THE GRAND DIVISION OF
THE SONS OF TEMPERANCE OF ONTARIO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Head Office, Aurora, Ont.

Incorporated in Ontario 5th February, 1908.

The Executive Officers of the Society at the 31st December, 1917, were as follows:

Fred. C. Ward, President	Toronto.
Selby Draper, Vice-President	Toronto.
J. M. Walton, Secretary	Aurora.

I. FUNERAL BENEFITS.

Number of members who died during 1917, 1.
Total amount of funeral benefits paid, \$50.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society, with a membership of 17.
Number of members of the Society who received sick benefits during 1917, 3.
Total amount of benefits paid in 1917, \$55.00.
Number of weeks' sickness experienced in 1917, 13.
Total amount of cash standing to credit of Sick Fund at 31st December, 1917,
\$978.42.

III. ASSETS.

Cash value of bonds, debentures, etc.	\$890 00
Cash in Bank of Montreal, Aurora	88 42
Total assets	<u>\$978 42</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly. Twelve such assessments were made in 1917.
The Society's accounts were duly audited in 1918.
The books of record kept are a Ledger, Minute and Cash Book.
Name and address of the auditor for 1917: James Vinson, Oshawa.

VII. CASH RECEIPTS.

Cash balance, 31st December, 1916, \$243.84.

Cash received during 1917 from:

Assessments	\$96 85
Per capita tax and levies	1 50
Interest	45 33
Total receipts	<u>\$143 68</u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Registration fee	\$3 00
Sick benefits	55 00
Funeral benefits	50 00
All other	191 10
Total expenditure	<u>\$299 10</u>

SOCIETA AMICHEVOLE DI FIGLI D'ITALIA D'OTTAWA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Head Office, Ottawa, Ont.

Organized 27th June, 1907; incorporated in Ontario 18th August, 1909.

The Executive Officers of the Society at the 31st December, 1917, were as follows:

Leopoldo Cerceo, PresidentOttawa.
 Vincenzo Macri, SecretaryOttawa.
 Francesco Guzzio, TreasurerOttawa.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 86.
 One member died in 1917 and \$73.00 funeral benefits were paid.
 Funeral benefits paid for deceased wife, \$25.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
 Number of members of the Society who received sick benefits during 1917, 16.
 Total amount of sick benefits paid during 1917, \$210.00.
 Number of weeks' sickness experienced in 1917, 42.
 Amount paid for medical attendance during 1917, \$43.50.

III. ASSETS.

Actual cash in Bank of Ottawa, 31st December, 1917	\$998 66
Mortgage	1,000 00
Total assets	<u>\$1,998 66</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

The books of the Society were duly audited for 1917.
 No changes were made during 1917 in the Constitution and Rules in relation to benefits.

VII. CASH RECEIPTS.

Cash balance from 1916 (not extended), \$1,968.31.

Cash received during 1917 from:

Application fees	\$12 00
Dues	540 90
Supplies sold	6 60
All other sources	29 79
Repayment of loan (not extended), \$37.50.	

Total receipts \$589 29

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1917 for:

Registration fee	\$3 00
Rent, etc.	20 00
Salaries	25 00
Italian Red Cross	150 00
All other	46 94
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Total expenses of management	\$244 94

(b) Miscellaneous Expenditure.

Funeral benefits	98 00
Sick benefits	210 00
Medical attendance	43 50
<hr/>	
Total expenditure	\$596 44

HEBREW FRIENDLY SOCIETY OF TORONTO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Head Office, Toronto, Ont.

Organized 16th January, 1909, and incorporated 28th May, 1909.

The Executive Officers of the Society at the 31st December, 1917, were as follows:

Chas. Jacobs, PresidentToronto.
L. Schemnitz, SecretaryToronto.
D. Greenberg, TreasurerToronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.
Total membership at 31st December, 1917, 75.
No members died during 1917, and no funeral benefits were paid.
Two members' children died and \$13.00 funeral benefits were paid.

II. SICK BENEFITS.

Number of members who received sick benefits during 1917, 18.
Amount paid for sick benefits, \$235.00.
Number of weeks' sickness experienced, 47.
Amount paid for medical attendance, \$348.50.

III. ASSETS.

Value of real estate	\$700 00
Cash deposited in Dominion Bank	730 04
Total assets	<u>\$1,430 04</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made quarterly.
The Society's accounts were audited quarterly during 1917.
The books of record kept are as follows: Day Book, Cash Book and Ledger.
Names and post office addresses of the auditors of accounts for 1917: L. Goldman,
H. Hern and P. Berenbaum, Toronto.
Certain changes were made in regard to sick benefits during 1917.
Amount of bond of Treasurer, \$25.00.

VII. CASH RECEIPTS.

Cash balance from 1916 (not extended), \$694.85.

Cash received during 1917 from:

Dues	\$559 00
Per capita tax	127 70
Assessments	348 50
Interest	8 44

Total receipts	<u>\$1,043 64</u>
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VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1917 for:

Charter fees <i>re</i> change of name	\$4 50
Registration fee	3 00
Law costs	1 00
Rent	49 50
Advertising expenses	2 50
Clerk hire	15 00
Expenses of annual meeting	26 00
Supplies bought	28 50
Managing officers' salaries, etc.	112 00
Printing	54 76
Postage	45 00

Total management expenses	<u>\$341 76</u>
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(b) *Miscellaneous Expenditure.*

Funeral benefits	13 00
Sick benefits	235 00
Medical attendance	353 69
Gratuities	5 00
Donation to war sufferers	50 00
For investments (not extended), \$10.00.	

Total expenditure	<u>\$998 45</u>
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ST. ALBERT FRIENDLY SOCIETY (OF RENFREW).

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Head Office, Renfrew, Ont.

Organized 1st January, 1909, and incorporated in Ontario 14th November, 1909.

The Executive Officers of the Society at the 31st December, 1917, were as follows:

Philip Klomon, President	Renfrew.
A. Freemark, Vice-President	Renfrew.
F. Cybulski, Recording Secretary	Renfrew.
A. Stubinsky, Financial Secretary	Renfrew.
John Rouble, Treasurer	Renfrew.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 39.
No member died during 1917, and no funeral benefits were paid.
No members' wives died during 1917.
Amount paid in respect of deceased wives, nil.
Cash standing to credit of Funeral Benefit Fund, \$778.49.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society. No members received sick benefits during 1917.
Number of weeks' sickness experienced during 1917, none.
No sick benefits were paid.

III. ASSETS.

Cash in Merchants Bank, Renfrew	\$778 49
Total assets	\$778 49

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly.
The Society's accounts were audited January 22nd, 1918.
The books of record are Cash Book, Ledger, Minute and Endowment Register.
Names and addresses of the auditors for 1917: Thos. Freemark and A. M. Zezbitiski, Renfrew.

VII. CASH RECEIPTS.

Cash balance from 1916 (not extended), \$675.25.

Cash received during 1917 from:

Assessments (special)	\$14 20
Interest and dividends	21 28
Supplies sold	11 76
Initiation fees	1 00
Dues	103 50
Badges, etc.	1 20
All other	2 55
<hr/>	
Total receipts	\$155 49
<hr/>	

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1917 for:

Registration fee	\$3 00
Clerk hire	1 00
Rent	15 00
Salaries	7 30
Printing, stationery, etc.	75
Postage, telephone, etc.	1 20
Donations	19 00
<hr/>	
Total expenses of management	\$47 25

(b) Miscellaneous Expenditure.

All other expenditure	5 00
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Grand total	\$52 25
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THE MOZIRER SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Head Office, Toronto, Ont.

Organized 24th July, 1905; incorporated, 28th February, 1906.

The Executive Officers of the Society at the 31st December, 1917, were as follows:

L. Laefsky, President	Toronto.
D. Brown, Vice-President	Toronto.
Morris Lifshitz, Secretary	Toronto.
H. Posin, Treasurer	Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the membership of which, at the 31st of December, 1917, was 216.

Number of members' wives who died during 1917, 3, and two members' children died.

Amount of funeral benefits paid, \$83.00.
Cash standing to credit of Funeral Fund, \$166.85.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Thirty-eight members received sick benefits during 1917, amounting to \$425.00.
Number of weeks' sickness experienced during 1917, 85.
Amount paid for medical attendance, \$721.91.
Amount of cash standing to credit of the fund, \$3,366.36.

III. ASSETS.

Cash value of real estate, less incumbrances	\$4,000 00
Cash on hand	2 39
Cash in Northern Crown Bank	508 95
Cash in Dominion Bank	1,131 24
Cash in Union Bank	1,281 59
Cash in Dominion Bank (City Hall Branch)	1,013 01
All other assets	317 55
Total	<u>\$8,254 73</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

No assessments were made during the year 1917.
The accounts were duly audited quarterly during 1917.
Names and addresses of the auditors for the year 1917: P. Goodman, J. Garvey and B. Ushprach.
Books of record and account kept are: Record Book, Ledger, Cash Book and Day Book.
Amount of bond of Treasurer, \$200.00.

VII. CASH RECEIPTS.

Cash balance from 1916 (not extended), \$3,115.84.

Cash received during 1917 from:

Application fees	\$14 50
Initiation fees	8 00
Fines	25
Cemetery fees	120 40
Interest	83 26
Supplies sold	37 25
Dues	1,981 85
Medical fees	477 04
Donations	147 75
All other sources	207 75
Total receipts	<u>\$3,078 05</u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1917 for:

Registration fee	\$3 00
Supplies	65 90
Rent	75 50
Managing officers' salaries	208 55
Printing	49 32
Postage	107 48
Total expenses of management	<u>\$509 75</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits	83 00
Benefits to orphans	30 00
Sick benefits	425 00
Medical attendance	721 91
Gratuities to distressed members	487 05
Total expenditure	<u>\$2,256 71</u>

YOUNG MEN'S HEBREW ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Head Office, Toronto, Ont.

Incorporated in Ontario 2nd June, 1912.

The Executive Officers of the Society at the 31st December, 1917, were as follows:

B. Jacobs, President	Toronto.
H. Goldford, Vice-President	Toronto.
S. Zaid, Treasurer	Toronto.
Harry Zweig, Financial Secretary	Toronto.
M. Fine, Recording Secretary	Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.
Total membership at 31st December, 1917, 60.
No members died during 1917.
Amount of funeral benefits during 1917, nil.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1917, 7.
Amount paid for sick benefits during 1917, \$75.00.
Number of weeks' sickness experienced during 1917, 15.
Amount paid for medical attendance during 1917, \$63.25.

III. ASSETS.

Value of real estate	\$450 00
Cash deposited in Bank of Montreal	815 68
<hr/>	
Total assets	\$1,265 68

IV. LIABILITIES.—No information.

V. MISCELLANEOUS.

Assessments are made yearly, and payable on December 30th.
The Society's accounts were audited 31st December, 1917.
The books of record are: Cash Book, Day Book, Bank Book, Dues Book, Minute Book, Membership Roll Book.
Names and addresses of the auditors for 1917: H. Cosky and B. Jacobs, Toronto.
No changes were made during 1917 in the Constitution and Rules in relation to benefits.
Amount of bond of Treasurer, \$25.00.

VII. CASH RECEIPTS.

Cash balance from 1916 (not extended), \$787.50.

Cash received during 1917 from:

Application fees	\$31 00
Dues	469 60
Assessments	50 00
Degrees and cards	9 50
All other sources	16 00
	<hr/>
Total receipts	\$576 10
	<hr/>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1917 for:

Supplies bought	\$29 00
Registration fee	3 00
Rent, etc.	170 75
Salaries, auditors' and officers' fees	52 00
Postage, telegrams and express	22 40
Printing, stationery and advertising	30 52
All other	92 00
	<hr/>
Total expenses of management	\$399 67

(b) Miscellaneous Expenditure.

Sick benefits	75 00
Medical attendance	63 25
Gratuities to distressed members	10 00
	<hr/>
Total expenditure	\$547 92
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ONTARIO COMMERCIAL TRAVELLERS' ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Head Office, London, Ontario.

Organized 23rd December, 1876, and incorporated in Ontario, 13th September, 1880.

The Executive Officers of the Society at the 31st December, 1917, were as follows:

J. H. Grant, PresidentLondon.
John H. Hiscocks, SecretaryLondon.
A. E. Barbour, TreasurerLondon.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by Endowment contracts.—None.

Amount covered by contracts other than for Endowments, or for Sick or Funeral Benefits in force 31st December, 1917, \$1,315,310.00.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for Endowments or for Benefits in the nature thereof.—None.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
Contracts in force 31st December, 1916	2,995	\$ 1,333,915 00
Add contracts taken during 1917, new and renewed	358	99,780 00
Gross number and amount of contracts on foot at any time during 1917.	3,353	1,433,695 00
	Number.	Amount.
Deductions:		\$ c.
Contracts matured in 1917	39	24,140 00
Contracts lapsed in 1917	430	94,245 00
Total deductions	469	118,385 00
Net contracts on foot 31st December, 1917	2,884	1,315,310 00

III. AND IV. FUNERAL AND SICK BENEFITS.—None.

V. ASSETS.

Cash value of mortgages	\$185,219 99
Cash value of bonds and debentures	171,297 27
Cash on deposit to Society's credit in Ontario Loan Debenture Co., London, Ontario	8,452 95
Interest due and accrued	11,646 13
All other assets	991 50
Total assets	<u>\$377,607 84</u>

VI. LIABILITIES.

Amount of claims admitted	\$2,315 00
Amount of other liabilities	295 21
Total liabilities	<u>\$2,610 21</u>

VII. MISCELLANEOUS.

No actions or proceedings were instituted or prosecuted by or against the Society during 1917.

The books of the Society were audited at the end of each month during 1917.

The books kept for purposes of insurance certificates or benefits are: Register, Cash Book, Ledger, and a number of Auxilliary Books.

Names and post office addresses of the auditors for 1917 were as follows: E. J. Dawson and J. F. Kern, London, Ontario.

No changes were made in the organization or management of the Society during 1917.

No changes were made during 1917 in the Constitution and Laws in relation to Insurance Certificates or Benefits.

Amount of bond of Secretary, \$5,000.00.

Number of members in Ontario at 31st December, 1917, 2,884.

Amount of insurance in force in Ontario at 31st December, \$1,315,310.00.

Number of members in Ontario who died during 1917, 39.

Amount of death benefits paid to Ontario members during 1917, \$22,910.00.

VIII. CASH RECEIPTS.

Cash balance from 1916 (not extended), \$6,085.43.	
Cash received during 1917 from:	
Dues	\$29,230 00
Transfers and duplicates	57 00
Interest and dividends	20,120 03
All other	15 50
Cash received from investments (not extended), \$45,319.60.	
Total cash receipts	<u>\$49,422 53</u>

IX. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1917 for:

Commission and organization expenses	\$969 50
Registration fee	25 00
Expenses of annual meeting	16 25
Travelling expenses	59 30
Rent, light, heat and taxes	721 76
Managing officers' salaries, officers' fees	3,079 00
Law costs	35 50
Printing, stationery and advertising	459 37
Postage, telegrams and express	231 58
Guarantee premiums	25 00
Compensation account to London & Western Trusts Co.	1,146 53
Fees for overseas members	600 00
Other expenses	235 60
Total expenses of management	\$7,604 39

(b) Miscellaneous Expenditure.

Life insurance claims	22,910 00
Gratuities to distressed members	108 00
All other	185 00
Cash paid for investments (not extended), \$61,567.22.	
Total expenditure	\$30,807 39

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1917.

Attained ages.	Number of members. Col. 1	Amount of Insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	99	15,400 00	990 00	.....	.....
25-29.....	259	83,400 00	2,590 00	.....	.....
30-34.....	388	172,200 00	3,880 00	2	1,300 00
35-39.....	382	190,890 00	3,820 00	3	2,100 00
40-44.....	464	234,430 00	4,640 00	4	2,420 00
45-49.....	401	202,950 00	4,010 00	3	1,890 00
50-54.....	353	170,275 00	3,530 00	4	2,380 00
55-59.....	270	123,710 00	2,700 00	4	1,800 00
60-64.....	143	64,365 00	1,430 00	7	4,165 00
65-69.....	93	42,385 00	930 00	5	3,185 00
70-74.....	40	20,685 00	400 00	1	700 00
75-79.....	23	13,160 00	230 00	5	3,500 00
80-84.....	4	2,800 00	40 00	1	700 00
85 and over	4	2,800 00	40 00	.....	.....
Totals.....	2,923	1,339,450 00	29,230 00	39	24,140 00

WORKMEN'S CIRCLE OF TORONTO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Head Office, Toronto.

Organized 18th September, 1908; incorporated in Ontario, 19th July, 1910.

The Executive Officers of the Society at the 31st December, 1917, were as follows:

A. Kirzner, PresidentToronto.
C. Straus, TreasurerToronto.
M. Gellman, SecretaryToronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, total membership of which is 120.
Number of members who died during 1917, none.
Amount of funeral benefits paid in 1917, nil.

II. SICK BENEFITS,

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1917, 9.
Amount of benefits paid in 1917 in respect of sick members, \$72.00.
Number of weeks' sickness experienced during 1917, 24.
Amount paid for medical attendance during 1917, \$187.20.
Total cash standing to credit of Sick and Funeral Benefit Fund at 31st December, 1917, \$79.92.

V. ASSETS.

Cash in Bank of Nova Scotia, Toronto	\$79 92
Total assets	<u>\$79 92</u>

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

The Society's accounts were duly audited for 1917 on December 31st, 1917.
Name and address of auditor: L. Tredler, Toronto.
Books of record kept by the Society are: Cash Book, Ledger, and Minute Book.

VIII. CASH RECEIPTS.

Cash balance from 1916 (not extended), \$86.92.	
Cash received during 1917 from:	
Dues	\$360 00
Total receipts	<u>\$360 00</u>

IX. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1917 for:

Law costs	\$1 00
Registration fee	3 00
Rent, light, heat and taxes	60 00
Managing officers' salaries, etc.	20 00
Printing ,	10 00
Postage	10 00
All other	4 00

Total expenses of management	\$108 00
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(b) Miscellaneous Expenditure.

Sick benefits	72 00
Medical attendance	187 00

Grand total	\$367 00
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CANADIAN ORDER OF RECHABITES.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Head Office, Toronto, Ontario.

Incorporated in Ontario, 13th July, 1912.

The Executive Officers of the Society at the 31st December, 1917, were as follows:

Wm. Thomson, Provincial Chief RulerToronto.
Chas. Naylor, Provincial Deputy RulerToronto.
H. J. L. Taylor, Provincial Past Chief RulerToronto.
David Mann, Provincial Superintendent of JuvenilesToronto.
J. M. Tosh, Provincial TreasurerToronto.
John E. T. Paterson, Provincial SecretaryToronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership: Supreme Body, 16; Subordinate Bodies, 304; Juveniles, 402.
Number of members who died during 1917, 5.
Amount of funeral benefits paid during 1917, \$450.00.
Cash to credit of fund at 31st December, 1917: Supreme Body, \$2,539.68.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits in 1917: Subordinate Bodies, 59.
Amount of benefits paid in 1917, \$1,195.06.
Number of weeks' sickness experienced in 1917, 234 1-7.
Amount paid for medical attendance: Subordinate Bodies, \$348.98; Juvenile, \$336.33.
Cash standing to credit of Sick Benefit Fund at 31st December, 1917: Supreme Body, \$5,731.65.

III. ASSETS.

	Supreme Body.	Subordinate Bodies.	Juvenile Branches.
Cash value of mortgages	\$6,475 00	.....	.....
Cash value of bonds	1,000 00	.....	.....
Cash on hand	36 03	.....	.....
Cash on deposit in Bank of British North America, Toronto	509 79	\$424 66	\$61 70
Cash on deposit in Royal Bank, Welland .....	.....	51 51	.....
Cash on deposit in Bank of Hamilton, Hamilton..	.....	100 00	57 73
Total assets	\$8,020 82	\$576 17	\$119 43

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments for purposes of benefits are made monthly.

The Society's accounts were duly audited in 1917.

Books of record kept by the Society are: Contribution, Register, Account and Secretary's and Treasurer's Cash Book.

Names and addresses of auditors for 1917 were as follows: W. A. Gordon, and A. Carmichael, Toronto.

Certain changes were made during 1917 in the Constitution and Rules in relation to benefits.

VII. CASH RECEIPTS.

	Supreme Body.	Subordinate Bodies.	Juvenile Branches.
Cash balance from 1916 (not extended), \$8,024.45.			
Cash received during 1917 from:			
Initiation fees .....	.....	\$8 00	\$12 20
Dues . . . . .	.....	348 98	336 33
Assessments	\$1,689 81	439 63	110 35
Per capita tax and levies	183 60	84 04	18 98
Supplies sold	57 26	6 45	.....
Interest	382 37	21 77	.....
Donation . . . . .	.....	10 00	.....
All other sources .....	.....	26 49	.....
Cash received from repayment of loan (not extended), \$100.00.			
Totals	\$2,313 04	\$945 36	\$477 86

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

	Supreme Body.	Subordinate Bodies.	Juvenile Branches.
Cash paid during 1917 for:			
Per capita tax .....	.....	\$84 04	\$18 98
Registration fee	\$10 00	.....	.....
Law costs	1 00	.....	.....
Supplies bought	7 15	31 52	25 74
Expenses of meeting	8 00	.....	.....
Travelling expenses	4 00	7 00	.....
Rent, light, heat and taxes	12 00	201 85	42 50
Officers' salaries	75 00	37 00	.....
Printing, stationery and advertising	40 75	.....	7 00
Postage, etc.	40 00	18 59	5 00
All other expenses	48 75	.....	.....
Total expenses of management	\$246 65	\$380 00	\$99 22

(b) Miscellaneous Expenditure.

Per capita tax .....	.....	88 05	.....
Funeral benefits	450 00	.....	.....
Sick benefits	1,195 06	.....	.....
Medical attendance .....	.....	348 98	336 33
Total expenditure	\$1,891 71	\$817 03	\$435 55

CUMMER-DOWSWELL, LIMITED, EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Head Office, Hamilton, Ontario.

Organized 9th January, 1911; incorporated in Ontario, 26th April, 1911.

The Executive Officers of the Society at the 31st December, 1917, were as follows:

James Taylor, PresidentHamilton, Ont.

John Speers, Vice-PresidentHamilton, Ont.

W. J. Garrison, SecretaryHamilton, Ont.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.
Total membership at 31st December, 1917, 103.
No member died during 1917.
Amount of funeral benefits during 1917, nil.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1917, 12.
Amount paid for sick benefits during 1917, \$143.57.
Number of weeks' sickness experienced during 1917, 35 1-7.
Amount paid for medical attendance during 1917, \$151.13.
Amount of cash standing to credit of Sick Fund, \$45.28.

III. ASSETS.

Cash in Bank of Hamilton	\$45 28
Total assets	<u>\$45 28</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly.
Society's books were duly audited on January 18th, 1917.
Ten assessments were made in 1917, payable first Friday of each month.
The books of record are Minute Book, Membership Book, Assessment Book, Cash Book, and Bank Book.
Names and addresses of auditors for 1917 were as follows: Thomas Taylor and Michael Bonnay, Hamilton, Ont.
Certain changes were made in 1917 in relation to benefits.
15 f. s.

VII. CASH RECEIPTS.

Cash balance from 1916 (not extended), \$106.79.

Cash received during 1917 from:

Assessments	\$252 30
Interest	1 99
Total	<u>\$254 29</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1917 for:

Registration fee	\$3 00
Supplies bought	7 10
Law costs	11 00
Total	<u>\$21 10</u>

(b) Miscellaneous Expenditure.

Sick benefits	143 57
Medical attendance	151 13
Total	<u>\$315 80</u>

RUTHENIAN BROTHERHOOD OF ST. JOHN THE BAPTIST (BRANTFORD).

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Head Office, Brantford, Ont.

Incorporated 2nd September, 1911.

The Executive Officers of the Society at the 31st December, 1917, were as follows:

M. Serdynski, PresidentBrantford.
W. Nipyuk, SecretaryBrantford.
M. Madarash, TreasurerBrantford.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 41.
No member of the Society died during 1917.
Amount paid for funeral benefits during 1917, nil.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1917, 1.
Amount paid for sick benefits, \$45.00.
Number of weeks' sickness experienced during 1917, 12.
Total amount of cash standing to credit of the Sick Benefit Fund at 31st December, 1917, \$525.37.

III. ASSETS.

Cash in hands of Treasurer	\$26 99
Cash in Bank of Hamilton, Brantford	498 38
Total	<u>\$525 37</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly.
Number of assessments made during 1917, 12.
The Society's accounts were audited December 2nd, 1917.
Names and addresses of the auditors of accounts for 1917: O. Halichyk and J. Stefanishyn, Brantford.
Books of record and account kept: Minute Book, Membership Roll Book and Cash Book.

VII. CASH RECEIPTS.

Cash balance from 1916 (not extended), \$571.32.

Cash received during 1917 from:

Dues	\$194 85
Interest and dividends	12 43
Total receipts	<u>\$207 28</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1917 for:

Law costs	\$1 55
Registration fee	3 08
Rent, etc.	4 00
Total expenses of management	<u>\$8 63</u>

(b) Miscellaneous Expenditure.

Sick benefits	45 00
All other	200 00
Grand totals	<u>\$253 63</u>

HAMILTON FIREMAN'S BENEFIT FUND.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Head Office, Hamilton, Ont.

Organized 14th December, 1910; incorporated 29th December, 1910.

The Executive Officers of the Society at the 31st December, 1917, were as follows:

W. T. James, President	Hamilton.
A. B. TenEyck, Treasurer	Hamilton.
R. Aitchison, Secretary	Hamilton.
W. Linstead, Committeeman	Hamilton.
T. Wadsworth, Committeeman	Hamilton.
W. Seal, Committeeman	Hamilton.
H. Cunliffe, Committeeman	Hamilton.

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the total membership of which is 81.
Total amount of funeral benefits paid during 1917, \$150.00.
Number of members who died during 1917, 1.

V. ASSETS.

Cash value of mortgages	\$18,500 00
Cash value of bonds, debentures, etc.	30,642 07
Cash on deposit to Society's credit in Bank of Hamilton	1,638 33
Interest due and accrued	1,148 30
Total	<u>\$51,928 70</u>

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

No action was instituted against the Society during 1917.
Twenty-four assessments were made during 1917.
The accounts for the year 1917 were duly audited February 11th, 1918.
Name and address of auditor: W. H. Davis, Hamilton.

VIII. CASH RECEIPTS.

Cash balance from 1916 (not extended), \$796.73.	
Cash received during 1917 from:	
Assessments	\$6,089 93
Interest	2,421 51
Donations	415 00
From investments (not extended), \$12,675.00.	
Total receipts	<u>\$8,926 44</u>

IX. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1917 for:	
Registration fee	\$3 03
Printing	2 40
All other	5 00
<hr/>	
Total expenses of management	\$10 43

(b) Miscellaneous Expenditure.

Funeral benefits	150 00
For investments (not extended), \$20,599.41.	
<hr/>	
\$160 43	
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CHAPTER GENERAL OF CANADA, KNIGHTS OF MALTA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Head Office, Toronto.

Organized November, 1870; incorporated in Ontario, 11th December, 1909.

The Executive Officers of the Society at the 31st December, 1917, were as follows:

Thos. Jenkins, Grand MasterToronto.
H. J. Bentley, Grand ChancellorToronto.
A. E. Rowley, Grand AlmonerToronto.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by endowment contracts, none.

Amount covered by contracts other than for endowments or for sick or funeral benefits in force, 31st December, 1917, \$71,750.00.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
Contracts in force 31st December, 1916.....	177	\$ 74,750 00
Add contracts taken during 1917, new or renewed	4	1,250 00
Gross number and amount of contracts on foot at any time during 1917	181	76,000 00
Deductions :		
Contracts cancelled.....	2	\$ 1,000 00
Contracts lapsed in 1917.....	8	3,250 00
Total deductions extended.....	10	4,250 00
Net contracts on foot 31st December, 1917.....	171	71,750 00

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Grand Lodge, the total membership of which at 31st December, 1917, was 292.

Number of members who died during 1917, 2.

Total amount of funeral benefits paid during 1917, \$200.00.

Number of members' wives who died during 1917, none.

Total amount of funeral benefits paid during 1917, in respect of deceased wives, nil.

Total cash standing to credit of funeral fund, \$1,248.63.

IV. SICK BENEFITS.

Sick benefits are undertaken by Subordinate Commanderies.

Number of members who received sick benefits during 1917, 28.

Amount of sick benefits paid in 1917, \$735.55.

Number of weeks' sickness experienced in 1917, 207.

Amount paid for medical attendance during 1917, \$395.00.

Total standing to credit of Sick Benefit Fund, \$657.24.

V. ASSETS.

	Grand Body.	Subordinate Bodies.	Auxiliary Bodies.
Cash value of bonds, etc.	\$5,142 42	.....	.....
Cash on deposit to Society's credit, not drawn against, in various banks	3,871 78	\$778 18	\$663 52
Interest due and accrued	29 08	2 95	5 35
Total assets of Life Insurance Fund (not ex- tended), \$7,479.31.			
Total assets of Sick and Funeral Fund (not ex- tended), \$1,248.63.			
Total assets of General and other funds (not ex- tended), \$286.26.			
All other assets	1,150 00	1,520 00	107 00
Total assets	<u>\$10,193 28</u>	<u>\$2,301 13</u>	<u>\$775 87</u>

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

Actions or proceedings instituted or prosecuted by or against the Society in Ontario during 1917, none.

Assessments are made monthly in advance.

Twelve assessments were made during 1917.

The accounts of the Society were audited February 20th, 1918.

Books of record and account kept by the Society: Grand Register and Card System.

Names and post office addresses of the auditors for 1917 were: G. O. Merson & Co., Toronto.

Certain changes were made in the constitution during 1917.

Amount of bond of Secretary, \$750.00.

Amount of bond of Treasurer, \$750.00.

Number of members in Ontario at 31st December, 1917, 333.

Number of certificate holders in Ontario at 31st December, 1917, 171.

Amount of insurance in force in Ontario at 31st December, 1917, \$71,750.00.

Number of members in Ontario who died during 1917, 3.

Amount of death benefits paid to Ontario members during 1917, \$200.00.

VIII. CASH RECEIPTS.

	Grand Body.	Subordinate Bodies.	Auxiliary Bodies.
Cash balance from 1916 (not extended), \$7,238.04.			
Cash received during 1917 from:			
Application fees	\$19 00	\$5 60	.....
Initiation fees .....	.....	71 15	.....
Dues . . . . .	.....	2,306 05	\$199 47
Assessments	1,284 07	.....	.....
Per capita tax	399 35	.....	.....
Funeral Fund	349 00	.....	.....
Rent . . . . .	.....	49 49	.....
Supplies sold	5 59	.....	3 00
Extension Fund	198 45	.....	.....
Interest and dividends	333 60	5 68	19 54
All other sources .....	.....	19 72	.....
Total receipts	\$2,589 06	\$2,457 09	\$222 01

IX. CASH EXPENDITURE.

(a) Expenses of Management.

	Grand Body.	Subordinate Bodies.	Auxiliary Bodies.
Cash paid during 1917 for:			
Per capita tax or levies .....	.....	\$617 00	\$24 35
Commission	\$92 00	.....	.....
Investigation of claims	25 00	.....	.....
Registration fee	3 00	.....	.....
Rent	22 00	204 50	48 75
Supplies bought .....	.....	22 86	3 00
Salaries, officers' and auditors' fees	185 00	170 50	.....
Clerk hire	2 10	.....	.....
Medical examiner's salary	5 25	.....	.....
Fire insurance	3 50	6 15	2 18
Printing, stationery, advertising, etc.	67 75	27 75	.....
Postage, telegrams, etc.	43 97	68 78	2 00
Premiums for guarantee of lodge officers ..	13 35	4 75	.....
Other expenses	29 98	56 18	.....
Total expenses of management	\$492 90	\$1,178 47	\$80 28

(b) Miscellaneous Expenditure.

Funeral benefits	200 00	.....	.....
Sick benefits .....	.....	723 55	12 00
Medical attendance .....	.....	357 50	37 50
Gratuities to distressed members .....	.....	82 76	.....
All other expenditure	120 00	55 76	.....
Invested (not extended), \$5,142.42.			
Total expenditure	\$812 90	\$2,398 04	\$129 78

THE FIRST ITALIAN SOCIETY OF HAMILTON.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Head Office, Hamilton, Ont.

Organized 30th June, 1910; incorporated in Ontario, 12th January, 1911.

The Executive Officers of the Society at the 31st December, 1917, were as follows:

- A. Felici, PresidentHamilton.
- A. Favazza, Vice-PresidentHamilton.
- A. del Piero, SecretaryHamilton.
- P. Faleschini, Financial SecretaryHamilton.
- F. di Ciccio, TreasurerHamilton.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 104.
Number of members who died during 1917, none.
Amount of funeral benefits paid during 1917, none.
Cash to credit of fund at 31st December, 1917, \$509.85.

II. SICK BENEFITS,

Sick benefits are undertaken by the Society.
Number of members who received sick benefits in 1917, 21.
Amount of benefits paid during 1917, \$494.00.
Number of weeks' sickness experienced in 1917, 85.
Medical attendance, \$159.00.

III. ASSETS,

Cash in Royal Bank, Hamilton	\$509 85
Total assets	<u>\$509 85</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Twelve assessments were made during 1917.
The accounts of the Society were duly audited December 31st, 1917.
Name and address of the auditor for the year 1917: A. del Piero, Hamilton.

VII. CASH RECEIPTS.

Cash balance from 1916 (not extended), \$86.48.

Cash received during 1917 from:

Application fees	\$78 00
Assessments and dues	1,228 30
Supplies sold	136 25
Interest and dividends	7 09
All other	55 50
Total receipts	\$1,505 14

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1917 for:

Commission expenses	\$103 35
Registration fee	3 00
Supplies bought	120 24
Rent, etc.	43 00
Printing, etc.	9 50
Postage, etc.	18 58
Total expenses of management	\$297 67

(b) Miscellaneous Expenditure.

Sick benefits	494 00
Medical attendance	159 00
All other	131 10
Total expenditure	\$1,081,77

ZION BENEVOLENT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Head Office, Toronto, Ont.

Organized 1st October, 1910; incorporated in Ontario, 23rd October, 1911.

The Executive Officers of the Society at the 31st December, 1917, were as follows:

S. Samuels, President	Toronto.
B. Jacobs, Vice-President	Toronto.
J. Smith, Treasurer	Toronto.
P. J. Isaacson, Financial Secretary	Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.
Total membership at 31st December, 1917, 144.
One member died during 1917 and no funeral benefits were paid.
Two members' wives died during 1917 and \$140.00 funeral benefits were paid.

II. SICK BENEFITS.

Number of members who received sick benefits during 1917, 24.
Amount paid for sick benefits, \$315.00.
Number of weeks' sickness experienced, 63.
Amount paid for medical attendance, \$211.75.

III. ASSETS.

War bonds	\$500 00
Cash on deposit to Society's credit	771 19
Total assets	<u>\$1,271 19</u>

IV. LIABILITIES.—No information.

V. MISCELLANEOUS.

The books of the Society were duly audited January, 1918.
The following books of record are kept: Cash Book, Ledger and Day Book.
Names and addresses of auditors of accounts for 1917: H. Frankel, J. Ramm, S. D. Barsook and M. Kirshonbaum, Toronto.
No changes were made in the Constitution and By-laws during 1917.
Bond of Treasurer, \$500.00.

VII. CASH RECEIPTS.

Cash balance from 1916 (not extended), \$724.13.

Cash received during 1917 from:

Application fees	\$46 00
Dues	1,459 08
Funeral fund	182 00
Interest	9 35
Emergency fund	154 75
Relief fund	196 10
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Total receipts	\$2,047 28
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VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1917 for:

Charter fees	\$22 00
Registration fee	3 00
Rent, light, heat, taxes	80 00
Salaries	75 00
Printing	73 90
Postage, telephones, etc.	51 92
Premium guarantee	5 00
All other expenses	15 30
<hr/>	
	\$326 12

(b) Miscellaneous Expenditure.

Funeral benefits	140 00
Emergency fund	100 00
Sick benefits	315 00
Medical attendance	211 75
Relief	177 10
Cemetery	133 00
All other	117 25
For investments (not extended), \$480.00.	

Grand total	\$1,520 22
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BURROW, STEWART AND MILNE BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Head Office, Hamilton, Ont.

Organized in 1911; incorporated in Ontario 13th September, 1911.

The Executive Officers of the Society at the 31st December, 1917, were as follows:

T. Partridge, PresidentHamilton.
 W. Gates, Vice-PresidentHamilton.
 A. G. Tribbeck, SecretaryHamilton.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 153.
 Number of members who died during 1917, 2.
 Amount paid for funeral benefits, none.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
 Number of members of the Society who received sick benefits during 1917, 31.
 Amount of benefits paid during 1917, \$286.25.
 Number of weeks' sickness experienced in 1917, 95½.
 Amount paid for medical attendance during 1917, \$250.00.
 Total amount to credit of Sick Benefit Fund, \$182.38.

III. ASSETS.

Cash on hand	\$182 38
Total	<u>\$182 38</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly.

Number of assessments made during 1917, 12.

The Society's accounts were audited quarterly during 1917.

Name and address of the auditor of accounts for 1917: Miss Humphrey, Hamilton, Ont.

Books of record and account kept: Cash Book, Journal and Ledger.

No changes were made during 1917 in the organization or management or in the Constitution and Rules in relation to benefits.

VII. CASH RECEIPTS.

Cash balance from 1916 (not extended), \$267.28.	
Cash received during 1917 from:	
Dues	\$443 35
Donation from Company	50 00
	<hr/>
	\$493 35
	<hr/>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1917 for:	
Registration fee	\$3 00
	<hr/>
Total expenses of management	\$3 00

(b) Miscellaneous Expenditure.

Sick benefits	285 25
Medical attendance	250 00
Gratuities to distressed members	40 00
	<hr/>
Total expenditure	\$578 25
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SAWYER-MASSEY COMPANY, LIMITED, EMPLOYEES' MUTUAL BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Head Office, Hamilton, Ont.

Organized in February, 1911; incorporated in Ontario 23rd February, 1911.

The Executive Officers of the Society at the 31st December, 1917, were as follows:

Thos. Bimson, PresidentHamilton.
D. Rolston, Vice-PresidentHamilton.
Thos. Barnes, SecretaryHamilton.
Thos. Holt, TreasurerHamilton.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 415.
Number of members of the Society who died during 1917, 1.
Total amount of funeral benefits paid during 1917, \$50.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members of the Society who received sick benefits during 1917, 128.
Total amount of benefits paid in 1917, \$1,157.47.
Number of weeks' sickness experienced in 1917, 321.
Total amount of cash standing to credit of Sick Fund at 31st December, 1917, \$1,191.99.

III. ASSETS.

Cash in Bank of Hamilton	\$1,191 99
Total assets	<u>\$1,191 99</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made every four weeks.
Number of assessments made during 1917, 13.
The accounts of the Society were audited on January 12th, 1918.
The books of account kept by the Society are: Cash Book, Minute Book, Record Book and Card System.
Names and addresses of auditors of accounts for 1917: J. Wise and A. Lay, Hamilton, Ont.
No changes were, during 1917, made in the Constitution and Rules.

VII. CASH RECEIPTS.

Cash balance from 1916 (not extended), \$1,281.82.

Cash received during 1917 from:

Dues	\$1,264 57
Interest	23 46
All other	40 79
<hr/>	
Total receipts	\$1,328 82
<hr/>	

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1917 for:

Registration fee	\$3 00
Expenses of annual meeting	41 18
Supplies bought	2 00
Salaries	85 00
Clerk hire	10 00
<hr/>	
Total expenses of management	\$141 18

(b) Miscellaneous Expenditure.

Funeral benefits	50 00
Sick benefits	1,157 47
For investments (not extended), \$70.00.	
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Total expenditure	\$1,348 65
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IMPERIAL VARNISH AND COLOR SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Head Office, Toronto, Ont.

Organized in November, 1911; incorporated in Ontario, 23rd December, 1911.

The Executive Officers of the Society at the 31st December, 1917, were as follows:

W. Robertson, PresidentToronto.
 G. Smith, Vice-PresidentToronto.
 W. Ward, Secretary-TreasurerToronto.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society, with a membership of 60.
 Number of members who received sick benefits during 1917, 11.
 Amount of sick benefits paid during 1917, \$208.98.
 Number of weeks' sickness experienced during 1917, 43.
 Amount paid for medical attendance during 1917, none.
 Amount standing to credit of Sick and Funeral Benefit Fund, \$287.62.

III. ASSETS.

Cash in Bank of Toronto, Toronto	\$287 62
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IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly, and are payable on the first Friday of the month.
 Twelve assessments were made during 1917.
 The books were duly audited for 1917, June 30th, 1917, and December 31st, 1917.
 Names and addresses of the auditors for 1917: S. Heal and J. Gillespie, Toronto.
 Books of account kept by the Society: Minute Book, Membership Book and Cash Book.

VII. CASH RECEIPTS.

Cash balance 31st December, 1916, \$289.41.

Cash received during 1917 from:

Dues	\$215 85
Interest	5 84

Total receipts	\$221 69
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VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1917 for:	
Registration fee	\$3 00
Secretary's salary	11 00
Postage, etc.	50
<hr/>	
Total expenses of management	\$14 50

(b) Miscellaneous Expenditure.

Sick benefits	208 98
<hr/>	
Total expenditure	\$223 48
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EMPLOYEES' PROTECTIVE LEAGUE OF THE SEAMAN KENT COMPANY, LIMITED.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Head Office, Meaford, Ontario.

Organized in October, 1911; incorporated in Ontario, 1st March, 1912.

The Executive Officers of the Society at the 31st December, 1917, were as follows:

R. F. Kent, PresidentMeaford, Ont.
W. Phillips, Vice-PresidentMeaford, Ont.
M. Coulter, SecretaryMeaford, Ont.
Miss F. Arthur, TreasurerMeaford, Ont.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, total membership of which is 83.
Number of members who died during 1917, none.
Amount of funeral benefits paid in 1917, nil.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1917, 20.
Amount of benefits paid in 1917 in respect of sick members, \$442.12.
Number of weeks' sickness experienced in 1917, 88½.
Amount of cash to credit of Sick and Funeral Benefit Fund, 31st December, 1917,
\$425.31.

III. ASSETS.

Cash in Molsons Bank, Meaford	\$425 31
Total	<u>\$425 31</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

The Society's accounts were audited July 31st and December 31st, 1917.
Names and addresses of the auditors of accounts for 1917: N. Phillips and Harvey
Dillon, Meaford, Ont.
Books of record and account kept: Cash Book and Disbursement Book.
No changes were made during 1917 in the organization, management or Constitu-
tion and Rules in relation to benefits.

VII. CASH RECEIPTS.

Cash balance from 1916 (not extended), \$454.75.

Cash received during 1917 from:

Dues	\$442 60
Interest	12 32
	<hr/>
Total receipts	\$454 92
	<hr/> <hr/>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1917 for:

Registration fee	\$3 00
Law costs	50
Salaries, officers' and auditors' fees	17 89
Printing	2 25
	<hr/>
Total expenses of management	\$23 64

(b) *Miscellaneous Expenditure.*

Sick benefits	452 12
Other expenditure	8 60
	<hr/>
Total expenditure	\$484 36
	<hr/> <hr/>

TORONTO INDEPENDENT BENEVOLENT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Head Office, Toronto, Ont.

Organized in November, 1911; incorporated in Ontario 6th December, 1911.

The Executive Officers of the Society at the 31st December, 1917, were as follows:

S. Shrott, PresidentToronto.
J. Ruben, Vice-PresidentToronto.
R. Tuzman, TreasurerToronto.
B. Spiegel, Financial SecretaryToronto.
J. Soloman, Recording SecretaryToronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 102.
Number of members of the Society who died during 1917, none.
One member's wife died and \$50.00 funeral benefits were paid.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1917, 25.
Amount paid for sick benefits during 1917, \$340.00.
Number of weeks' sickness experienced during 1917, 58.
Amount paid for medical attendance during 1917, \$374.75.

III. ASSETS,

Real estate	\$1,500 00
Victory Bonds	150 00
Cash in Northern Crown Bank	811 90
Total	<u>\$2,461 90</u>

IV. LIABILITIES.—No information.

V. MISCELLANEOUS.

The Society's accounts were duly audited in November, 1917.
The books of record or account kept are: Record Book, Ledger, etc.
No changes were made in 1917 in the Constitution and Rules of the Society in relation to benefits.
Amount of bond of Secretary, \$100.00.
Amount of bond of Treasurer, \$100.00.

VII. CASH RECEIPTS.

Cash balance from 1916 (not extended), \$712.15.

Cash received during 1917 from:

Initiation fees	\$14 00
Dues	1,540 62
Interest	21 00
	<hr/>
Total receipts	\$1,575 62
	<hr/>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1917 for:

Registration fee	\$3 00
Salaries	150 00
Supplies bought	37 00
Rent, light, heat and taxes	93 20
Printing, stationery and advertising	63 50
Postage	95 17
	<hr/>
Total expenses of management	\$441 87

(b) Miscellaneous Expenditure.

Funeral benefits	50 00
Sick benefits	340 00
Medical attendance	374 75
Gratuities	92 25
	<hr/>
Total expenditure	\$1,298 87
	<hr/>

NATIONAL IRON WORKS EMPLOYEES' MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Head Office, Toronto, Ont.

Incorporated in Ontario, 4th March, 1913.

The Executive Officers of the Society at the 31st December, 1917, were as follows:

J. Pillsbury, PresidentToronto.
Thos. Craddock, Vice-PresidentToronto.
James S. Morrison, TreasurerToronto.
Geo. Clarke, SecretaryToronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 22.
Number of members who died during 1917, 1.
Amount paid for funeral benefits, \$30.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members of the Society who received sick benefits during 1917, 35.
Amount of benefits paid during 1917, \$317.50.
Number of weeks' sickness experienced in 1917, 79.
Total amount to credit of Sick Benefit Fund, \$86.31.

III. ASSETS.

Cash in Standard Bank, Toronto	\$86 31
Total	<u>\$86 31</u>

IV. LIABILITIES.—No information.

V. MISCELLANEOUS.

Assessments are made semi-monthly.
Number of assessments made during 1917, 24.
The Society's accounts were audited February 22nd, 1918.
Name and address of the auditor of accounts for 1917: Thos. Fee, Toronto.
Books of record and account: Cash Book, Minute and Order Books.
No changes were made during 1917 in the organization or management or in the Constitution and rules in relation to benefits.

VII. CASH RECEIPTS.

Cash balance from 1916 (not extended), \$159.81.	
Cash received during 1917 from:	
Dues	\$292 00
Total receipts	<u>\$292 00</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1917 for:	
Registration fee	\$3 00
Expenses of annual meeting	15 00
<hr/>	
Total management expenses	\$18 00

(b) Miscellaneous Expenditure.

Funeral benefits	30 00
Sick benefits	317 50
<hr/>	
Total expenditure	\$365 50
<hr/>	

FRATELLANZA CATTOLICA ITALIANA DI MUTUO SOCCORSO SANT'ANTONIO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Head Office, Ottawa, Ontario.

Organized 1912; incorporated in Ontario, 14th March, 1913.

The Executive Officers of the Society at the 31st December, 1917, were as follows:

Luigi Almagro, President	Ottawa.
Benedetto Lobalbo, Vice-President	Ottawa.
L. Scarcella, Secretary	Ottawa.
R. Graziadei, Treasurer	Ottawa.

I. AND II. SICK AND FUNERAL BENEFITS.

Sick and funeral benefits are undertaken by the Society. Members, 65.

Number of members who died in 1917, none; amount paid for funeral benefits, nil.

Number of members who received sick benefits in 1917, 7.

Total amount paid for sick benefits in 1917, \$125.00.

Number of weeks' sickness experienced in 1917, 25.

Medical attendance, \$22.00.

III. ASSETS.

Cash on hand	\$1,269 33
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IV. LIABILITIES.—No information.

V. MISCELLANEOUS.

The books and accounts of the Society were duly audited April, August and December, 1917.

The names and addresses of the auditors were as follows: T. Calderone and B. Lobalbo, Ottawa.

VII. CASH RECEIPTS.

Balance from 1916 (not extended), \$1,084.11.

Cash received during 1917 from:

Application fees	\$12 00
Dues	370 75
Supplies	159 65
Interest	35 95
All other	1 00

Total	<u>\$579 35</u>
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VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1917 for:	
Registration fee	\$3 00
Supplies bought	24 00
Travelling expenses	192 50
Officers' salaries	16 00
Postage, etc.	5 35
Printing	4 28
All other	2 00
<hr/>	
Total expenses of management	\$247 13

(b) Miscellaneous Expenditure.

Sick benefits	125 00
Medical attendance	22 00
<hr/>	
Total expenditure	\$394 13
<hr/>	

DUNLOP TIRE AND RUBBER GOODS EMPLOYEES' MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Head Office, Toronto, Ontario.

Incorporated in Ontario, 17th March, 1913.

The Executive Officers of the Society at the 31st December, 1917, were as follows:

H. S. Collins, PresidentToronto.
Fred. Smith, Vice-PresidentToronto.
L. P. Arlett, Secretary-TreasurerToronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.
Total membership at 31st December, 1917, 744.
Four members died during 1917.
Funeral benefits paid during 1917, \$120.00.

II. SICK BENEFITS.

Number of persons who received sick benefits during 1917, 273.
Amount paid for sick benefits, \$2,036.82.
Number of weeks' sickness experienced, 500.
Amount paid for medical attendance, \$1,116.00.
Total amount of cash standing to credit of Sick benefit Fund at 31st December, 1917, \$1,540.31.

III. ASSETS.

Cash on hand	\$12 85
Cash deposited in Bank of Commerce	1,527 46
Total assets	<u>\$1,540 31</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are semi-monthly.
The Society's accounts were audited June 30th and December 31st, 1917.
The books of record kept are as follows: Cash Book, Minute Book and Treasurer's Certificate Book.
Names and post office addresses of the auditors of accounts of 1917: J. E. Jones and H. J. H. Pole, Toronto.
No changes were made in regard to sick benefits during 1917.
Bond of Secretary-Treasurer, \$1,000.00.

VII. CASH RECEIPTS.

Cash balance from 1916 (not extended), \$1,527.58.

Cash received during 1917 from:

Assessments	\$3,379 00
Interest	43 54
Donations	225 00
Total receipts	<u>\$3,647 54</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1917 for:

Registration fee	\$10 00
Expenses of annual meeting	105 19
Salaries	196 25
Printing, etc.	41 50
Postage, etc.	9 05
Total expenses of management	<u>\$361 99</u>

(b) Miscellaneous Expenditure.

Funeral benefits	120 00
Sick benefits	2,036 82
Medical attendance	1,116 00
Grand total	<u>\$3,634 81</u>

GOOLD, SHAPLEY & MUIR COMPANY EMPLOYEES' RELIEF ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Head Office, Brantford, Ontario.

Incorporated in Ontario, 20th May, 1913.

The Executive Officers of the Society at the 31st December, 1917, were as follows:

B. T. Leggett, PresidentBrantford.
P. Noble, 2nd Vice-PresidentBrantford.
E. A. Danby, TreasurerBrantford.
Walter J. Davies, SecretaryBrantford.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.
Total membership at 31st December, 1917, 303.
No members died during 1917.
Amount of funeral benefits during 1917, nil.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1917, 55.
Amount paid for sick benefits during 1917, \$770.05.
Number of weeks' sickness experienced during 1917, 193 $\frac{1}{3}$.
Amount standing to credit of sick benefit fund, \$337.51.

III. ASSETS.

Cash deposited in bank	\$337 51
Total assets	<u>\$337 51</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made every four weeks.
Thirteen assessments were made during 1917.
The Society's accounts were audited January 15th, 1918.
The books of record are: Account Book, Minute Book and Financial Assessment Books.
Names and addresses of the auditors for 1917: Alex. Grieve and Chas. G. Pryce, Brantford.
No changes were made during 1917 in the Constitution and Rules in relation to benefits.

VII. CASH RECEIPTS.

Cash balance from 1916 (not extended), \$187.97.	
Cash received during 1917 from:	
Assessments and dues	\$951 35.
Interest	8 24
	<hr/>
Total receipts	\$959 59
	<hr/>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1917 for:	
Registration fee	\$3 00
Salaries, auditors' and officers' fees	37 00.
	<hr/>
Total expenses of management	\$40 00

(b) Miscellaneous Expenditure.

Sick benefits	770 05.
	<hr/>
Total expenditure	\$810 05.
	<hr/>

CANADIAN ORDER OF BEAVERS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Head Office, London, Ontario.

Incorporated in Ontario, June 27th, 1913.

The Executive Officers of the Society at the 31st December, 1917, were as follows:

L. S. Holmes, M.D., Grand MasterLondon.
Robert E. Ruse, Deputy Grand MasterLondon.
E. W. J. Griffith, Grand SecretaryLondon.
W. G. R. Bartram, Grand TreasurerLondon.

I. AND II. SICK AND FUNERAL BENEFITS.

Sick and funeral benefits are undertaken by the Society, with a membership of 68.
Number of members who received sick benefits in 1917, 6.
Total amount paid for sick benefits in 1917, \$106.41.
Number of weeks' sickness experienced in 1917, 21 2-7.
Balance to credit of fund, 31st December, 1917, \$546.52.

III. ASSETS.

Cash standing to credit in Home Bank, 31st December, 1917	\$576 02
Cash on hand	33 05
All other assets	150 00
Total assets	<u>\$759 07</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly. Twelve such assessments were made in 1917.
The Society's accounts were audited January 24th, 1918,
The books of record kept are a Ledger, Minute and Cash Book, Bank Book, etc.
Names and addresses of the auditors for 1917: M. J. Abbott and S. S. Hudgell,
London.
Amount of bond of Secretary, \$250.00.
Amount of bond of Treasurer, \$250.00.

VII. CASH RECEIPTS.

Cash balance, 31st December, 1916, \$457.58.	
Cash received during 1917 from:	
Application fees	\$10 00
Per capita tax and levies	64 70
Dues	235 50
Interest	12 55
Total receipts	<u>\$322 75</u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1917 for:

Registration fee	\$3 00
Salaries	60 00
Postage	1 85
<hr/>	
Total management expenses	\$64 85

(b) *Miscellaneous Expenditure.*

Sick benefits	106 41
<hr/>	
Total expenditure	\$171 26
<hr/>	

ST. DAVID'S Y. P. U. SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Head Office, Toronto, Ont.

Incorporated in Ontario, 30th January, 1914.

The Executive Officers of the Society at the 31st December, 1917, were as follows:

- A. J. Taylor, Chairman of ExecutiveToronto.
- K. B. Paterson, TreasurerFairbank.
- J. B. Whiteley, SecretaryToronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.
Total membership at 31st December, 1917, 345.
One member died during 1917.
Funeral benefits paid during 1917, \$75.00.
Total amount of cash standing to credit of Funeral Benefit Fund, 31st December, 1917, \$237.76.

II. SICK BENEFITS.

Number of persons who received sick benefits during 1917, 64.
Amount paid for sick benefits, \$890.88.
Number of weeks' sickness experienced, 233.
Amount paid for medical attendance, \$73.75.
Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1917, \$461.40.

III. ASSETS.

Cash deposited in Bank of Montreal, Toronto	\$699 16
Total assets	<u>\$699 16</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly.
Twelve assessments were made during 1917.
The Society's accounts were audited June 30th and December 15th, 1917.
The books of record kept are as follows: Cash Book, Assessment Roll and Sick Benefit Register.
Names and post office addresses of the auditors of accounts of 1917: H. P. Gilbert and Chas. H. Knight, Toronto.
No changes were made in regard to sick benefits during 1917.
Amount of bond of Secretary, \$500.00.

VII. CASH RECEIPTS.

Cash balance from 1916 (not extended), \$448.30.

Cash received during 1917 from:

Application fees	\$16 00
Assessments	2,303 95
Fines	7 00
Degrees and cards	18 75
Interest and dividends	12 61
Dues	70 35
<hr/>	
Total receipts	\$2,428 66
<hr/>	

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1917 for:

Registration fees	\$3 00
Expenses of annual meeting	9 00
Rent, light, heat and taxes	7 00
Salaries	141 25
Printing, etc.	16 75
Postage, etc.	16 55
Guarantee of lodge officers	2 50
<hr/>	
Total expenses of management	\$196 05

(b) Miscellaneous Expenditure.

Funeral benefits	75 00
Sick benefits	890 88
Medical attendance	73 75
Refund to members	942 12
<hr/>	
Grand total	\$2,177 80
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TORONTO ELECTRIC LIGHT CO'S. EMPLOYEES' MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Head Office, Toronto, Ontario.

Incorporated in Ontario, March 5th, 1915.

The Executive Officers of the Society at the 31st December, 1917, were as follows:

Wm. A. Wilkinson, PresidentToronto.
Wm. Rodgers, Vice-PresidentToronto.
Edward Felton, Secretary-TreasurerToronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.
Total membership at 31st December, 1917, 207.
No members died during 1917.
Funeral benefits paid during 1917, nil.
Total amount of cash standing to credit of Funeral Benefit Fund at 31st December, 1917, \$100.00.

II. SICK BENEFITS.

Number of persons who received sick benefits during 1917, 53.
Amount paid for sick benefits, \$961.80.
Number of weeks' sickness experienced, 241.
Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1917, \$100.00.

III. ASSETS.

Cash on hand	\$4 90
Cash deposited in Imperial Bank, Toronto	465 95
Total assets	<u>\$470 85</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made twice a month.
Twenty-four assessments were made during 1917.
The Society's accounts were audited December 10th, 1917.
The books of record kept are as follows: Minute Book, Day Book, Ledger and Treasurer's Receipt Book.
Names and post office addresses of the auditors of accounts of 1917: R. Munser, W. S. Bushell and W. G. Wildey, Toronto.

VII. CASH RECEIPTS.

Cash balance from 1916 (not extended), \$200.00.

Cash received during 1917 from:

Application fees	\$38 00
Assessments	1,253 75
Interest	4 30
<hr/>	
Total receipts	\$1,496 05
<hr/>	

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1917 for:

Law costs	\$1 00
Registration and incorporation fees	3 00
Salaries	42 30
Supplies bought	6 00
Postage	1 00
<hr/>	
Total expenses of management	\$53 30

(b) Miscellaneous Expenditure.

Sick benefits	961 80
Dividends to members	280 95
<hr/>	
Grand total	\$1,296 05
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SOCIETA DI MUTUO SOCCORSO LA TRINACRIA DI TORONTO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Head Office, Toronto, Ontario.

Organized February 27th, 1914; incorporated in Ontario, 1st April, 1914.

The Executive Officers of the Society at the 31st December, 1917, were as follows:

A. Gatto, PresidentToronto.
 A. Azzarello, Financial SecretaryToronto.
 John Longo, TreasurerToronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 156.
 Number of members who died during 1917, 1.
 Amount of funeral benefits paid during 1917, \$75.00.
 Cash to credit of fund at 31st December, 1917, \$2,004.02.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
 Number of members who received sick benefits in 1917, 14.
 Amount of benefits paid in 1917, \$350.00.
 Number of weeks' sickness experienced in 1917, 70.
 Amount paid for medical attendance during 1917, \$194.51.

III. ASSETS.

Cash in Bank of Toronto, Toronto	\$2,004 02
Total assets	<u>\$2,004 02</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Four assessments were made during 1917.
 The accounts of the Society were duly audited December 30th, 1917.
 Names and addresses of the auditors for the year 1917: M. Calderone, B. Amato and D. Amadeo, Toronto.

VII. CASH RECEIPTS.

Cash balance from 1916 (not extended), \$1,830.73.

Cash received during 1917 from:

Application fees	\$5 50
Dues	842 00
Assessments	194 20
Fines	3 25
Supplies sold	6 35
Interest	57 60
Total receipts	<u>\$1,108 90</u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1917 for:

Registration fees	\$3 00
Expenses of annual meeting	5 00
Supplies bought	5 20
Salaries	75 00
Rent and heat, etc.	60 00
Printing	14 85
Postage	26 80
Other expenses	105 25
Total expenses of management	<u>\$295 10</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits	75 00
Sick benefits	350 00
Medical attendance	194 51
All other	21 00
Total expenditure	<u>\$935 61</u>

STREET CLEANERS BENEVOLENT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Head Office, Toronto, Ontario.

Incorporated in Ontario, 7th August, 1914.

The Executive Officers of the Society at the 31st December, 1917, were as follows:

- R. Bartlett, PresidentToronto.
- A. Williams, Vice-PresidentToronto.
- F. Smith, Recording SecretaryToronto.
- J. Tomlinson, Treasurer Todmorden.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, total membership of which is 59.
Number of members who died during 1917, none.
Amount of funeral benefits paid in 1917, nil.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1917, 2.
Amount of benefits paid in 1917, in respect of sick members, \$20.00.
Number of weeks' sickness experienced during 1917, 5.
Amount paid for medical attendance during 1917, \$28.20.
Amount standing to credit of Fund at 31st December, 1917, \$362.89.

III. ASSETS:

Cash in Dominion Bank, Toronto	\$408 53
Total assets	<u>\$408 53</u>

IV. LIABILITIES.—No information.

V. MISCELLANEOUS.

The books of record and account are: Minute Book, Ledger, Receipt Book and Meeting Book.
The accounts of the Society were audited quarterly during 1917.
Names and addresses of the auditors for 1917 were as follows: F. Williams and T. Loke, Toronto.
During 1917 no changes were made in the Constitution and Rules, in relation to sick or funeral benefits.

VII. CASH RECEIPTS.

Cash balance from 1916 (not extended), \$311.25.

Cash received during 1917 from:

Initiation fees	\$14 00
Dues	98 25
Assessments	8 70
Interest and dividends	7 85
All other	111 70
<hr/>	
Total	\$240 50
<hr/>	

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1917 for:

Rent, etc.	\$24 30
Registration fee	3 00
Postage	3 00
All other	8 97
<hr/>	
Total expenses of management	\$39 27

(b) Miscellaneous Expenditure.

Sick benefits	20 00
Medical attendance	28 20
<hr/>	
Total expenditure	\$87 47
<hr/>	

CANADIAN EXECUTIVE BOARD OF THE AMALGAMATED SOCIETY OF
CARPENTERS AND JOINERS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Incorporated in Ontario, 21st September, 1914.

The Executive Officers of the Society at the 31st December, 1917, were as follows:

John Briggs, PresidentToronto.
Chas. Reid, TreasurerToronto.
William W. Young, SecretaryToronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, total membership of which is in Canada, 1,991 (Ontario, 959).

Number of members who died during 1917 in Ontario, 4.

Amount of funeral benefits paid in 1917, \$180.00.

One member's wife died and \$25.00 funeral benefits were paid (Ontario).

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1917, 36 (Ontario).

Amount of benefits paid in 1917, in respect of sick members, \$554.55 (Ontario).

Number of weeks' sickness experienced in 1917, 230.

III. ASSETS.

	Supreme.	Subordinate.
Cash in hands of treasurer .....	.....	\$670 41
Cash in various banks	\$3,630 06	4,394 33
Total	\$3,630 06	\$5,064 74

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are payable every two weeks and a special levy quarterly. Four such assessments were made.

The Society's accounts were audited quarterly.

Names and addresses of the auditors of accounts for 1917: J. Carruthers and J. Hight, Toronto.

Books of record and account kept: Cash Book and Due Book.

No changes were made during 1917 in the organization or management and in the Constitution and Rules in relation to benefits.

VII. CASH RECEIPTS.

Executive Board.

Cash balance from 1916 (not extended), \$1,528.45.

Cash received during 1917 from:

Received from Branches	\$2,134 80
Interest	30 62
General office	5,000 00
	<hr/>
	\$7,165 42
	<hr/>

VIII. CASH EXPENDITURE.

Cash paid during 1917 for:

Law costs	\$5 00
Registration fee	10 00
Rent and storage	280 00
Postage and express	126 33
Special delegations	592 80
Monthly Journal	146 75
Banking expenses	6 26
Auditing accounts	12 56
Supplies	1,157 70
Salaries	193 74
Insurance	6 38
Remitted to branches	2,275 59
Depreciation in exchange	250 70
	<hr/>
	\$5,063 81
	<hr/>

IX. CASH RECEIPTS.

Branch Accounts.

Cash balance from 1916 (not extended), \$7,775.31.

Cash received during 1917 from:

Initiation fees	\$1,331 08
Dues	10,733 40
Supplies	139 48
Interest	161 41
Executive Board	2,275 59
All other	91 24
	<hr/>
	\$14,732 20
	<hr/>

X. EXPENDITURE.

Cash paid during 1917 for:

Special delegations	\$3,978 55
Meetings	61 20
Premiums	32 96
Postage	206 01
Stationery and printing	81 60

Salaries	1,109 02
Rent	1,189 90
Banking expenses	93 92
Auditing accounts	138 54
Per capita to U. B.	1,411 40
Delegates to councils	282 10
Sick benefits	1,295 14
Funeral benefits	520 00
Superannuation	2,623 83
Gratuities (to unemployed, etc.)	1,944 96
Remitted to District Office, Toronto	2,110 00
All other	363 64

\$17,442 77

SONS OF ITALY MUTUAL AID AND BENEVOLENT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Head Office, Niagara Falls, Ont.

Incorporated in Ontario 21st September, 1914.

The Executive Officers of the Society at the 31st December, 1917, were as follows:

Jos. M. Garbellano, PresidentNiagara Falls.
A. Santoro, SecretaryNiagara Falls.
G. Costango, TreasurerNiagara Falls.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 62.
One member died during 1917, and \$100.00 funeral benefits were paid.
One member's wife died and \$25.00 funeral benefits were paid.
Amount standing to credit of Fund, \$147.00.

II. SICK BENEFITS.

Number of members who received sick benefits during 1917, 7.
Total amount of sick benefits paid during 1917, \$84.67.
Number of weeks' sickness experienced during 1917, 16.
Amount paid for medical attendance, \$46.00.
Amount standing to credit of Fund, \$100.00.

III. ASSETS.

Cash on hand	\$17 21
Cash in Imperial Bank, Niagara Falls	230 00
	<hr/>
Total assets	\$247 21
	<hr/>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made every month. Twelve assessments were made during 1917.
The books of the Society were duly audited December 18th, 1917.
Three books of record are kept.
Names and addresses of auditors of accounts of 1917: C. D'Agostino and B. Penna, Niagara Falls.
No changes were made during 1917 in the constitution and rules in relation to benefits.

VII. CASH RECEIPTS.

Cash balance from 1916 (not extended), \$92.00.

Cash received during 1917 from:

Application fees	\$62 00
Dues	380 00
Initiations	18 00
Degrees and cards	4 38
Donations	20 00
Supplies sold	50 00
All other	30 00
<hr/>	
Total	\$564 38
<hr/>	

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1917 for:

Law costs	\$12 50
Registration fee	3 00
Supplies	25 00
Travelling expenses	12 00
Rent, light, heat, etc.	48 00
Printing	40 00
Postage	13 00
<hr/>	
Expenses of management	\$153 50

(b) Miscellaneous Expenditure.

Funeral benefits	100 00
Benefits to widows and orphans	25 00
Sick benefits	84 67
Medical attendance	46 00
<hr/>	
	\$409 17
<hr/>	

KIELTZER SICK BENEFIT SOCIETY OF TORONTO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Head Office, Toronto, Ont.

Organized 3rd August, 1913; incorporated in Ontario, 10th February, 1914.

The Executive Officers of the Society at the 31st December, 1917, were as follows:

K. Horovitz, President	Toronto.
B. Sokolsky, Vice-President	Toronto.
S. Moshenberg, Financial Secretary	Toronto.
J. Levine, Treasurer	Toronto.

I. FUNERAL BENEFITS.

The Society undertakes funeral benefits.
The total membership at 31st December, 1917, was 104.
Number of members of the Society who died in 1917, none.
Cash standing to credit of Fund, \$651.60.

II. SICK BENEFITS.

Number of members who received sick benefits during 1917, 10.
Total amount of benefits paid in 1917, \$110.00.
Number of weeks' sickness experienced in 1917, 22.
Amount paid for medical attendance, \$311.15.

III. ASSETS.

Cash on deposit in Bank of Toronto, Toronto	\$651 60
Cash value of real estate	555 97
Total	<u>\$1,207 57</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

The Society's accounts for 1917 were audited quarterly.
The following books of record and account are kept: Cash Book, Ledger and Record Books.
The names and post office addresses of the auditors for 1917: N. Yasma and Y. Yura, Toronto.
No changes were made in 1917 in the organization or management of the Society or in relation to benefits.
Amount of bond of Treasurer, \$50.00.

VII. CASH RECEIPTS.

Cash balance from 1916 (not extended), \$250.07.

Cash received during 1917 from:

Application fees	\$17 50
Dues	1,074 59
Interest	2 71
All other	49 58
<hr/>	
Total receipts	\$1,144 38
<hr/>	

VIII. CASH EXPENDITURE.

(a) Expenses of management.

Cash paid during 1917 for:

Law costs	\$17 90
Registration fee	3 00
Investigation of claims	4 25
Salaries	27 00
Printing, stationery and advertising	43 00
Postage, telegrams and express	36 00
Rent, etc.	38 50
<hr/>	
	\$169 65

(b) Miscellaneous Expenditure.

Funeral benefits (children)	5 00
Sick benefits	110 00
Medical attendance	311 15
Gratuities	78 35
Cemetery	25 00
Other expenditure	43 70
<hr/>	
Grand totals	\$742 85
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THE ROUMANIAN AID ASSOCIATION GLORIA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Head Office, Hamilton, Ontario.

Organized September, 1912; incorporated in Ontario 26th February, 1913.

The Executive Officers of the Society at the 31st December, 1917, were as follows:

Aurel M. Bunescu, PresidentHamilton.
Alex. Denision, SecretaryHamilton.
T. Marian, TreasurerHamilton.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 42.
Number of members who died during 1916, none.
Amount of funeral benefits paid during 1916, nil.
Cash standing to credit of fund, \$106.03.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits in 1917, 18.
Amount of benefits paid in 1917, \$223.00.
Number of weeks' sickness experienced in 1917, 38.
Amount paid for medical attendance, \$66.25.

III. ASSETS,

Cash value of bonds	\$512 15
Cash in Molsons Bank, Hamilton	238 53
	<hr/>
Total assets	\$750 68

IV. LIABILITIES.—No information.

V. MISCELLANEOUS.

Assessments are made annually.

VII. CASH RECEIPTS.

Cash balance from 1916 (not extended), \$804.35.	
Cash received during 1917 from:	
Dues	\$358 50
All other sources	20 25
	<hr/>
Total receipts	\$378 75

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1917 for:

Registration fee	\$3 00
Supplies bought	12 05
Commission expenses	30 40
Law costs	15 00
Rent, light, heat, etc.	22 00
Printing, stationery, etc.	60 72

Total expenses of management	\$143 17
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(b) Miscellaneous Expenditure.

Sick benefits	223 00
Medical attendance	66 25
For investments (not extended), \$512.15.	

Total expenditure	\$432 42
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HAY & COMPANY EMPLOYEES' MUTUAL BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Head Office, Woodstock, Ontario.

Incorporated 12th December, 1904.

The Executive Officers of the Association at the 31st December, 1917, were as follows:

A. H. Morrison, President	Woodstock.
H. J. Watson, Treasurer	Woodstock.
J. G. Harrison, Secretary	Woodstock.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society, with a membership of 118.

Number of members who received sick benefits during 1917, 20.

Amount of sick benefits paid during 1917, \$209.50.

Number of weeks' sickness experienced during 1917, 78.

Amount paid for medical attendance during 1917, \$151.50.

Total cash standing to the credit of the fund at 31st December, 1917, \$24.57.

III. ASSETS.

Cash in Royal Bank, Woodstock	\$24 57
Total assets	<u>\$24 57</u>

IV. LIABILITIES.

Medical attendance	\$27 75
Total liabilities	<u>\$27 75</u>

V. MISCELLANEOUS.

Assessments are made every month and extra when necessary.

Fifteen assessments were made during 1917.

The books were duly audited December 11th, 1917.

Names and addresses of the auditors for 1917: W. Bell and J. F. Adderley, Woodstock.

The following books of record are kept: Cash Book, Minute Book and Dues Book. Certain changes were made during 1917 in the Constitution and Rules.

VII. CASH RECEIPTS.

Cash balance, 31st December, 1916, \$41.32.	
Cash received during 1917 from:	
Assessments	\$374 00
	<hr/>
Total receipts	\$374 00
	<hr/>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1917 for:	
Law costs	\$1 00
Registration fee	3 00
Officers' salaries	20 00
	<hr/>
Total expenses of management	\$24 00

(b) Miscellaneous Expenditure.

Sick benefits	\$209 50
Medical attendance	151 50
Refunds	5 75
	<hr/>
Grand totals	\$390 75
	<hr/>

HIS MAJESTY'S ARMY AND NAVY VETERANS' SOCIETY (TORONTO).

(File p. 35.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Head Office, Toronto.

Organized 9th August, 1887; incorporated in Ontario, 25th January, 1888.

The Executive Officers of the Society at the 31st December, 1917, were as follows:

Major R. Cockburn, President	Toronto.
A. Algar, R.N., Vice-President	Toronto.
Major W. H. Cooper, Secretary	Toronto.
G. H. Youell, Treasurer	Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.
Total membership at 31st December, 1917, 225.
Number of members who died during 1917, 6.
Amount paid for funeral benefits, \$300.00.

III. ASSETS.

Cash on deposit to Society's credit, not drawn against, in the following chartered bank:	
Cash value of bonds	\$100 00
Bank of Commerce, Toronto	2,149 27
Other assets	435 50
Total assets	<u>\$2,684 77</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

No assessments are made, monthly payments being required.
The following books of record are kept: Minute Book, Cash Book and Ledger.
The accounts were audited June and December, 1917.
Names and addresses of auditors for 1917 were as follows: H. Algar and Thomas Chiddenton, Toronto.
Treasurer's bond, \$200.00.

VII. CASH RECEIPTS.

Cash balance from 1916 (not extended), \$2,202.05.	
Cash received during 1917 from:	
Initiation fees	\$71 00
Dues ..	313 77
Assessments ..	14 50

Supplies sold	33 66
Donations	89 30
Interest	65 65
Other sources	125 05
<hr/>	
Total	\$712 93
<hr/>	

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1917 for:

Salaries, officers' and auditors' fees	\$69 00
Registration fee	3 00
Supplies bought	51 49
Printing, postage, etc.	94 53
Rent, light, etc.	26 00
Postage, telegrams, etc.	16 25
Premium for guarantee of lodge officer	1 00
All other	28 79
<hr/>	
Total expenses of management	\$290 06

(b) Miscellaneous Expenditure.

Funeral benefits	300 00
Sick benefits	78 70
<hr/>	
Total expenditure	\$668 76
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OTTAWA TYPOGRAPHICAL UNION No. 102.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917,

Organized 1867; incorporated November, 1895.

The Executive Officers of the Society at the 31st December, 1917, were as follows:

P. M. Draper, President	Ottawa.
Chas. St. Jacques, Vice-President	Ottawa.
J. K. Peffers, Secretary-Treasurer	Ottawa.
J. A. Murphy, Recording Secretary	Ottawa.
A. E. Sheppard, Corresponding Secretary	Ottawa.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Local Union.
Total membership of Local Union, 444.
Eight members of the Society died during 1917.
Total amount of funeral benefits paid, \$2,850.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the local body.
Number of members of the Society who received sick benefits during 1917, 27.
Total amount of benefits paid in 1917, \$425.00.
Number of weeks' sickness experienced in 1917, 105.
Total amount of cash standing to credit of Sick Fund, \$766.24.

III. ASSETS.

Cash on deposit in Bank of Ottawa	\$766 24
Total	<u>\$766 24</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

When were the Society's accounts audited? Quarterly.
Names and addresses of the auditors for 1917 were: J. I. Dioune, James McCann and Harry Lamb, of Ottawa.
Books of account kept by the Secretary are: Ledger and Day Book.
No changes were made in the organization or management of the Society during 1917.
Amount of Secretary-Treasurer's bond, \$1,500.00.

VII. CASH RECEIPTS.

Cash balance from 1916 (not extended), \$449.00.

Cash received during 1917 from:

Dues	\$713 19
Interest	12 05
<hr/>	
Total receipts	\$725 24
<hr/>	

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1917 for:

All management expenses are paid by the Union.

(b) Miscellaneous Expenditure.

Sick benefits	\$425 00
Funeral benefits (International Union)	2,850 00
<hr/>	
Total expenditure	\$3,275 00
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TORONTO MUSICAL PROTECTIVE ASSOCIATION.

ANNUAL STATEMENT OF BENEFIT DEPARTMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Head Office, Toronto.

Organized 2nd December, 1887; incorporated in Ontario, 26th September, 1894.

The Executive Officers of the Society at the 31st December, 1917, were as follows:

J. E. Jarrott, PresidentToronto.
Jos. Ball, Secretary-TreasurerToronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, total membership of which is 792.
Number of members who died during 1917, 9.
Amount of funeral benefits paid in 1917, 450.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1917, 25.
Amount of benefits paid in 1917, in respect of sick members, \$255.00.
Number of weeks' sickness experienced in 1917, 85.
Amount of cash to credit of Sick and Funeral Benefit Fund, 31st December, 1917,
\$1,310.59.

III. ASSETS.

Cash value of real estate	\$35,000 00
Cash in bank	1,310 59
Furniture, etc.	1,590 00
Total assets	<u>\$37,900 59</u>

IV. LIABILITIES.

Sick benefits	\$50 00
Due on mortgage	5,600 00
All other	551 63
	<u>\$6,201 63</u>

V. MISCELLANEOUS.

Dues are payable quarterly by the members.

The books of the Society were audited quarterly in 1917.

Books of record or account kept: Ledger and Blotter.

The name and post office address of the auditor for 1917 was as follows: Norman H. McLeod, Toronto.

No changes were made during 1917 in the Constitution and Laws in relation to benefits.

Amount of bond of Secretary-Treasurer, \$300.00.

VII. CASH RECEIPTS.

Cash balance from 1916 (not extended), \$1,063.84.

Cash received during 1917 from:

Initiation fees	\$1,767 00
Dues	3,086 70
Interest	25 95
Fines	242 00
Rent	313 10
All other sources	686 83
Total	<u>\$6,121 58</u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1917 for:

Per capita tax and levies	\$430 24
Interest on mortgage	355 74
Rent, light, heat and taxes	795 23
Managing officers' salaries and auditors' fees	799 75
Printing, etc.	271 25
Travelling expenses	160 00
Postage, telegrams, etc.	98 45
All other	1,383 99
Total	<u>\$4,294 65</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits	450 00
Sick benefits	252 00
Total disability benefits	258 25
Total expenses	<u>\$5,254 90</u>

ANCIENT ORDER OF HIBERNIANS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Head Office, Toronto, Ont.

Organized 24th September, 1888; incorporated 27th June, 1893.

The Executive Officers of the Society at the 31st December, 1917, were as follows:

- C. J. Foy, Provincial PresidentPerth.
- Samuel Cross, Vice-PresidentOttawa.
- Thos. R. Donovan, Provincial SecretaryOttawa.
- W. J. Cantwell, Provincial TreasurerOttawa.

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 1,185.
Number of members of the Society who died during the year 1917, 15.
The total amount of funeral benefits paid during 1917, \$4,500.00.

IV. SICK BENEFITS.

Number of members who received sick benefits during 1917: Subordinate bodies, 72.
Total amount of sick benefits paid during 1917: Subordinate bodies, \$2,151.00.
Number of weeks' sickness experienced in 1917: Subordinate lodges, 413.
Amount paid for medical attendance during 1917: Subordinate lodges, \$745.75.

V. ASSETS.

	Grand Body.	Subordinate Bodies.
Cash value of mortgages	\$10,000 00	.....
Cash in Standard Bank, Ottawa	7,378 77	.....
Cash in Bank of Ottawa, Ottawa	5,165 74	.....
Cash in Capital Trust Corporation	1,152 53	.....
All other assets .....	.....	\$3,778 88
	<u>\$23,697 04</u>	<u>\$3,778 88</u>

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

Assessments on account of benefit certificates are made quarterly.
Four assessments were made during the year 1917, payable 1st January, April, July and October.
The books and accounts were duly audited March 21st, 1918.
Names of auditors: Cunningham & Co., Ottawa.
The books of record and account kept by the Society are: Register, Individual Ledger and Cash Book.
Amount of bond of Grand Treasurer, \$15,000.00.
Amount of bond of Grand Secretary, \$500.00.

VIII. CASH RECEIPTS.

	Grand Body.	Subordinate Bodies.
Cash balance from 1916 (not extended), \$27,918.11.		
Cash received during 1917 from:		
Application fees		\$48 00
Dues		6,363 55
Initiation fees		54 90
Per capita tax	\$987 76	.....
Assessments	3,925 15	4,410 20
Supplies sold	28 04	.....
Interest	397 63	.....
Premiums	14 70	.....
All other sources		1,288 98
Total	\$5,353 28	\$12,165 63

IX. CASH EXPENDITURE.

(a) Expenses of Management.

	Grand Body.	Subordinate Bodies.
Cash paid during 1917 for:		
Per capita tax		\$665 82
Commission expenses	\$42 60	.....
Registration fee	10 00	.....
Medical examiner's salary	100 00	.....
Board meeting	205 30	.....
Supplies bought	54 50	199 60
Rent, light, heat and taxes		1,036 40
Officers' salaries and auditors' fees	390 00	800 90
Postage, etc.	74 80	114 27
Guarantee premiums	72 90	28 51
Interest and exchange	1 00	.....
Total expenses of management	\$951 10	\$2,845 50

(b) Miscellaneous Expenditure.

Endowments or payments in nature thereof		4,258 20
Per capita tax or levies		489 44
Life insurance claims	4,500 00	.....
Sick benefits		2,151 80
Medical attendance		754 75
Gratuities		496 22
Other expenditure	459 00	1,064 99
Total expenditure	\$5,910 10	\$12,060 90

SONS OF LITHUANIA BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Head Office, Toronto, Ont.

Incorporated 8th December, 1914.

The Executive Officers of the Society at the 31st December, 1917, were as follows:

- J. Klenaviche, PresidentToronto.
- J. Petraviche, Recording SecretaryToronto.
- A. Wiliunas, Financial SecretaryToronto.
- A. Bieliskas, TreasurerToronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken, with a membership of 70.
Number of members who died during 1917, none.
Amount of funeral benefits paid during 1917, nil.

II. SICK BENEFITS.

Number of members who received sick benefits during 1917, 9.
Amount of sick benefits paid during 1917, \$190.00.
Number of weeks' sickness experienced during 1917, 32.
Total amount of cash standing to the credit of the Sick and Funeral Benefit Fund at 31st December, 1917, \$692.58.

III. ASSETS.

Actual cash on hand	\$65 61
Cash in Imperial Bank, Toronto	626 97
Total	<u>\$692 58</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly.
Twelve assessments were made during 1917.
The books of the Society were duly audited December 30th, 1917.
Names and addresses of the auditors for 1917 were as follows: V. Astasauskas, S. Jankanskas and K. Dalinkeviche, Toronto.

VII. CASH RECEIPTS.

Cash balance from 1916 (not extended), \$512.68.

Cash received during 1917 from:

Initiation fees	\$29 50
Dues	374 00
Supplies sold	23 30
Interest and dividends	18 11
All other sources	15 97

Total	<u>\$460 88</u>
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VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1917 for:

Registration fee	\$3 00
Interest	2 00
Expenses of Annual Meeting	18 00
Supplies bought	4 70
Managing officers' salaries	25 25
Printing, advertising, etc.	3 00
Postage, telephones, etc.	1 06
All other	8 50

Total expenses of management	<u>\$65 51</u>
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(b) *Miscellaneous Expenditure.*

Sick benefits	190 00
Total disability benefits	25 47

Total	<u>\$280 98</u>
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SAINT STANISLAUS MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Head Office, Toronto, Ont.

Organized March 24th, 1912; incorporated 11th January, 1915.

The Executive Officers of the Society at the 31st December, 1917, were as follows:

- Paul Bilewicz, PresidentToronto.
- Paul Mocon, Recording SecretaryToronto.
- Jos. Kostizewa, TreasurerToronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 84.
Number of members who died during 1917, 1.
Amount of funeral benefits paid during 1917, \$74.00.

II. SICK BENEFITS.

Number of members who received sick benefits during 1917, 15.
Amount of sick benefits paid during 1917, \$214.07.
Number of weeks' sickness experienced during 1917, 43.
Amount paid for medical attendance during 1917, \$37.00.
Total amount of cash standing to the credit of the Sick and Funeral Benefit Fund at 31st December, 1917, \$972.24.

III. ASSETS.

Victory War Loan	200 00
Total	<u>\$200 00</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made once a month.
Twelve assessments were made during 1917.
The books were duly audited on January 6th, 1918, by Denison & Wollsley, Toronto.

VII. CASH RECEIPTS.

Cash balance from 1916 (not extended), \$947.74.

Cash received during 1917 from:

Initiation fees	\$30 00
Dues	449 50
Supplies sold	7 90
Interest and dividends	20 84
All other sources	155 12
Total	<u>\$663 36</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1917 for:

Law costs	\$9 00
Registration fee	3 00
Supplies bought	38 68
Rent, light, heat and taxes	32 81
Postage, telephones, telegrams and express	8 65
Salaries, etc.	12 00
Other expenses	9 65
Total expenses of management	<u>\$113 79</u>

(b) Miscellaneous Expenditure.

Funeral benefits	74 00
Sick benefits	214 07
Medical attendance	37 00
Investments (not extended), \$200.00.	
Total expenditure	<u>\$438 86</u>

OTTAWA HEBREW BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Head Office, Ottawa, Ont.

Organized April, 1912; incorporated 12th May, 1915.

The Executive Officers of the Society at the 31st December, 1917, were as follows:

H. Finklestein, President	Ottawa.
N. Metrick, Vice-President	Ottawa.
N. Rosonmorsky, Treasurer	Ottawa.
B. Doctor, Financial Secretary	Ottawa.
C. Grenberg, Recording Secretary	Ottawa.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society with a membership of 108.
Number of members who died during 1917, none.
Amount paid for funeral benefits during 1917, none.

II. SICK BENEFITS.

Number of members who received sick benefits, 12.
Total amount of sick benefits paid during 1917, \$144.00.
Number of weeks' sickness experienced during 1917, 36.
Amount paid for medical attendance during 1917, \$37.50.
Cash standing to credit of Fund, \$483.25.

III. ASSETS.

Cash in Bank of Ottawa, Ottawa	\$583 25
All other assets	300 00
	<hr/>
	\$883 25

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

No assessments were made during 1917.
The accounts were duly audited for the year 1917 by the Finance Committee.

VII. CASH RECEIPTS.

Cash balance from 1916 (not extended), \$606.75.
Cash received during 1917 from:

Initiation fees	\$34 00
Dues	258 00
Interest and dividends	15 00
All other sources	35 82
	<hr/>
Total	\$342 82

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1917 for:

Registration fee	\$3 00
Supplies bought	4 65
Rent, light, heat and taxes	40 00
Managing officers' salaries	65 50
<hr/>	
Total expenses of management	\$113 15

(b) Miscellaneous Expenditure.

Sick benefits	144 00
Medical attendance	37 50
All other	37 50
<hr/>	
Total expenditure	\$332 15
<hr/>	

LINITZER SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Head Office, Toronto.

Organized October 5th, 1913; incorporated February 1st, 1916.

The Executive Officers of the Society at the 31st December, 1917, were as follows:

D. Capitopsky, President	Toronto.
A. Book, Vice-President	Toronto.
L. Berman, Secretary	Toronto.
S. Capitopsky, Treasurer	Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 71.
Two members' children died during 1917, and \$10.00 funeral benefits were paid.

II. SICK BENEFITS.

Number of members who received sick benefits during 1917, 7.
Total amount of sick benefits paid during 1917, \$55.00.
Number of weeks' sickness experienced during 1917, 11.
Amount paid for medical attendance, \$243.32.
Amount standing to credit of Fund, \$459.13.

III. ASSETS.

Cash value of real estate	\$200 00
Cash on hand	30 71
Cash in Bank of Toronto, Toronto	680 77
Total assets	<u>\$911 48</u>

IV. LIABILITIES.—\$29.66.

V. MISCELLANEOUS.

Assessments are made when necessary.
The books of the Society were duly audited January 9th, 1918.
Three books of record are kept.
Names and addresses of auditors of accounts of 1917: D. Bresbon and I. Zeltzman, Toronto.
No changes were made during 1917 in the constitution and rules in relation to benefits.
Amount of bond of Treasurer, \$200.00.

VII. CASH RECEIPTS.

Cash balance from 1916 (not extended), \$485.88.

Cash received during 1917 from:

Medical fees	\$250 25
Dues	367 20
Dues, relief	73 35
Charter fees	3 00
Supplies sold	113 25
Interest and dividends	16 00
Donations	104 20
All other sources	45 17
Total	<u>\$872 42</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1917 for:

Travelling expenses	\$9 90
Registration fee	3 00
Premium guarantee	8 50
Rent, light, heat, etc.	31 75
Salaries	30 00
Printing	18 75
Postage	36 60
Expenses of management	<u>\$138 50</u>

(b) Miscellaneous Expenditure.

Funeral benefits	10 00
Sick benefits	55 00
Medical attendance	243 32
Cemetery	200 00
	<u>\$646 82</u>

OTTAWA THEATRICAL MECHANICAL ASSOCIATION No. 49.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Head Office, Ottawa.

Organized November 3rd, 1911; incorporated April 10th, 1916.

The Executive Officers of the Society at the 31st December, 1917, were as follows:

Ernest Andrews, President	Ottawa
Hector La Perriere, Vice-President	Ottawa.
Romeo R. Marcil, Secretary-Treasurer	Ottawa.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken with a membership of 30.

Number of members who died during 1917, none.

Amount of funeral benefits paid during 1917, nil.

II. SICK BENEFITS.

Number of members who received sick benefits during 1917, none.

Amount of sick benefits paid during 1917, nil.

Number of weeks' sickness experienced during 1917, none.

Amount paid for medical attendance during 1917, \$32.00.

Total amount of cash standing to the credit of the Sick and Funeral Benefit Fund at 31st December, 1917, \$62.99.

III. ASSETS.

Cash in Bank of Hochelaga, Ottawa	\$62 99
Total	<u>\$62 99</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly.

Twelve assessments were made during 1917.

The books of the Society were duly audited June 30th, 1917, and December 28th, 1917.

Names and addresses of the auditors for 1917 were as follows: F. Farmer, L. Alarie, Ottawa.

Amount of bond of Secretary-Treasurer, \$600.00.

VII. CASH RECEIPTS.

Cash balance from 1916 (not extended), \$53.88.

Cash received during 1917 from:

Initiation fees	\$8 00
Dues	247 50
Interest and dividends	1 97
All other sources	75
Total	<u>\$258 22</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1917 for:

Per capita tax and levies	\$8 13
Law costs	1 00
Registration fee	3 00
Rent, etc.	8 97
Managing officers' salaries	60 00
Postage, telephones, etc.	26 88
Premium guarantee	1 50
Total expenses of management	<u>\$109 48</u>

(b) Miscellaneous Expenditure.

Gratuities	10 00
Medical attendance	32 00
All other expenditure	97 63
Total	<u>\$249 11</u>

BERDICHEVER BROTHER LOVE SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Head Office, Toronto.

Organized July 25th, 1915; incorporated 23rd May, 1916.

The Executive Officers of the Society at the 31st December, 1917, were as follows:

Max Wasser, PresidentToronto.
Rev. Morris Bliman, SecretaryToronto.
J. Hurowitz, TreasurerToronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 123.
Number of members who died during 1917, none.
Amount of funeral benefits paid during 1917, nil.
Funeral benefits amounting to \$46.50 were paid for members' children.

II. SICK BENEFITS.

Number of members who received sick benefits during 1917, 11.
Amount of sick benefits during 1917, \$155.00.
Number of weeks' sickness experienced during 1917, 31.
Amount paid for medical attendance during 1917, \$306.35.
Total amount of cash standing to the credit of the Sick and Funeral Benefit Fund
at 31st December, 1917, \$782.57.

III. ASSETS.

Cash value of real estate	\$960 00
Cash in Bank of Nova Scotia	726 22
Cash in Home Bank	56 35
	<hr/>
	\$1,742 57
	<hr/>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made when necessary.
The books were audited quarterly during 1917.
Amount of bond of Secretary, \$100.00.

VII. CASH RECEIPTS.

Cash balance from 1916 (not extended), \$969.57.

Cash received during 1917 from:

Application fees	\$11 25
Initiation fees	7 75
Dues	1,454 20
Interest and dividends	8 52
Donations	580 55
All other sources	294 69
Total	<u>\$2,356 96</u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1917 for:

Law costs	\$43 46
Registration fee	3 07
Printing, etc.	62 25
Salaries	85 00
Interest	82 50
Rent, light, heat and taxes	61 75
Postage, telephones, telegrams and express	75 13
Total expenses of management	<u>\$413 16</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits	46 50
Sick benefits	155 00
Medical attendance	306 35
All other (cemetery)	712 95
Total expenditure	<u>\$1,633 96</u>

HAMILTON ST. STANISLAUS MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Head Office, Hamilton.

Organized 5th May, 1916; incorporated 31st May, 1916.

The Executive Officers of the Society at the 31st December, 1917, were as follows:

Ladislaus Holody, PresidentHamilton.
Rev. Thos. Tarasuik, SecretaryHamilton.
Anthony Turek, TreasurerHamilton.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 79.
Number of members who died during 1917, 1.
Amount of funeral benefits paid during 1917, \$75.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits in 1917, 9.
Amount of benefits paid in 1917, \$125.00.
Number of weeks' sickness experienced in 1917, 25.
Amount of cash standing to credit of fund, \$976.70.

III. ASSETS.

Cash in Bank of Hamilton, Hamilton	\$976 70
Total assets	<u>\$976 70</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly.
The accounts of the Society were duly audited January 15th, 1918.

VII. CASH RECEIPTS.

Cash balance from 1916 (not extended), \$760.81.	
Cash received during 1917 from:	
Initiation fees	\$22 00
Assessments	410 00
Interest	18 84
All other sources	5 90
Total receipts	<u>\$456 74</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1917 for:

Registration fee	\$3 00
Rent, etc.	37 50
Postage	35
<hr/>	
Total expenses of management	\$40 85

(b) Miscellaneous Expenditure.

Funeral benefits	75 00
Sick benefits	125 00
<hr/>	
Total expenditure	\$240 85
<hr/>	

CZENSTOCHOWER AID SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Head Office, Toronto.

Organized July 1st, 1915; incorporated 11th September, 1916.

The Executive Officers of the Society at the 31st December, 1917, were as follows:

- A. Winter, PresidentToronto.
- J. Shogilew, Vice-PresidentToronto.
- B. Wolhendler, SecretaryToronto.
- C. Danziger, TreasurerToronto.

II. SICK BENEFITS.

Sick benefits were undertaken by the Society, with a membership of 85.
Number of members who received sick benefits during 1917, 14.
Amount of sick benefits paid during 1917, \$200.00.
Number of weeks' sickness experienced during 1917, 40.
Amount paid for medical attendance, \$237.00.

III. ASSETS.

Cash in Bank of Hamilton	\$574 84
Total assets	<u>\$574 84</u>

IV. LIABILITIES.—No information.

V. MISCELLANEOUS.

The books and accounts of the Society were duly audited January 19th, 1918.
The names and addresses of the auditors were as follows: C. Danziger, B. Wolhendler, and M. Tarnopsky, Toronto.
No changes were made during 1917, in the Constitution and By-laws.
Amount of bond of Treasurer, \$25.00.
Amount of bond of Secretary, \$10.00.

VII. CASH RECEIPTS.

Cash balance from 1916 (not extended), \$282.30.
Cash received during 1917 from:

Application fees	\$11 00
Dues	565 00
Initiation fees	12 00
Interest	5 32
All other	496 88
Total receipts	<u>\$1,090 20</u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1917 for:

Registration fee	\$3 00
Rent, light, heat and taxes ..	36 00
Salaries	57 50
Printing, etc.	81 25
Postage, telephones, etc.	26 61

\$204 36

(b) *Miscellaneous Expenditure.*

Sick benefits	200 00
Medical attendance	237 00
All other	156 30

Total expenditure \$797 66

LOYAL ORDER OF MOOSE OF ONTARIO.

ANNUAL STATEMENT FOR NINE MONTHS ENDING 31ST DECEMBER, 1917.

Head Office, Toronto, Ontario.

Incorporated 14th April, 1917.

The Executive Officers of the Society at the 31st December, 1917, were as follows:

Norman G. Heyd, Grand Dictator	Toronto.
Fred. Pitt, Grand Vice-Dictator	Hamilton.
Archie Jacobs, Grand Secretary	Toronto.
Wm. Riddell, Treasurer	Toronto.

I. FUNERAL BENEFITS.

Do not start paying benefits until January 1st, 1918.
 Total membership at 31st December, 1917, 550.

II. SICK BENEFITS.

Do not start paying benefits until January, 1918.

III. ASSETS.

Cash in bank	\$896 58
	<hr/>
	\$896 58

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

No assessments were made during 1917.
 The books were duly audited for 1917.

VII. CASH RECEIPTS.

Cash balance from 1916 (not extended), nil.	
Cash received during 1917 from:	
Dues	\$896 58
	<hr/>
Total	\$896 58

VIII. CASH EXPENDITURE.

(a) Expenses of Management.—None.

TORONTO FIREMEN'S BENEFIT FUND.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Head Office, 152 Adelaide Street West, Toronto, Ont.

Organized 16th June, 1891, and incorporated in Ontario, 30th June, 1893.

The Executive Officers of the Society at the 31st December, 1917, were as follows:

Capt. J. W. Fox, Chairman	Toronto.
W. D. Slaght, Secretary	Toronto.
T. Bradshaw, Treasurer	Toronto.

II. MOVEMENT IN INSURANCE CERTIFICATES.

Number of members, December 31st, 1917, 340.

III. AND IV. SICK AND FUNERAL BENEFITS.

No sick benefits or funeral benefits are undertaken.

V. ASSETS.

City of Toronto, bonds	\$270,101 27
Cash in bank	26,682 30
Interest accrued on bonds	6,614 74
Total	<u>\$303,398 31</u>

VI. LIABILITIES.—No information.

VII. MISCELLANEOUS.

Assessments are made semi-monthly, and are paid on the first and sixteenth days of each month.

The books were duly audited by Walter Sterling, January 17th, 1918.

No changes were made in the by-laws during 1917.

VIII. CASH RECEIPTS.

Balance from 1916 (not extended), \$27,709.27.

Cash received during 1917 from:

Assessments	\$20,993 90
Interest	13,714 62
Donations	632 50
City grant	8,750 00
Total receipts	<u>\$44,091 02</u>

. IX. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1917 for:

Registration fee	\$3 00
Clerk hire	13 00
<hr/>	
Total expenses of management	\$16 00

(b) Miscellaneous Expenditure.

Life insurance claims	1,635 19
Pension	21,922 87
Retiring members	1,543 22
For investments (not extended), \$20,000.71.	
<hr/>	
Total expenditure	\$25,117 28
<hr/>	

POLISH YOUNG MEN'S HEBREW SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Head Office, Toronto, Ont.

Organized in October, 1912; incorporated in Ontario 12th January, 1915.

The Executive Officers of the Society at the 31st December, 1917, were as follows:

T. Kruger, PresidentToronto.
L. Steinhouse, TreasurerToronto.
M. Kaplinsky, SecretaryToronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, total membership of which is 123.
Number of members who died during 1917, none.
Amount of funeral benefits paid in 1917, nil.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1917, 7.
Amount of benefits paid in 1917, in respect of sick members, \$105.00.
Number of weeks' sickness experienced during 1917, 21.
Amount paid for medical attendance during 1917, \$119.50.

III. ASSETS.

Cash value of real estate	\$300 00
Cash in Northern Crown Bank	639 68
Total assets	<u>\$939 68</u>

IV. LIABILITIES.—No information.

V. MISCELLANEOUS.

One assessment for the purpose of sick and funeral benefits was made during 1917.
The books of record and account are: Minute Book, Cash Book and Order Book.
The accounts of the Society were audited June and December, 1917.
During 1917 no changes were made in the Constitution and Rules in relation to sick or funeral benefits.

VII. CASH RECEIPTS.

Cash balance from 1916 (not extended), \$540.57.

Cash received during 1917 from:

Per capita tax	\$123 00
Dues	290 71
Donations	96 00
All other sources	250 00
Repayment of loan	68 60
	<hr/>
Total	\$828 31
	<hr/>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1917 for:

Expenses of meeting	\$45 00
Registration fee	3 00
Managing officers' salaries and officers' and auditors' fees	70 00
Printing	46 00
Postage	40 70
Cemetery	300 00
	<hr/>
Total expenses of management	\$504 70

(b) Miscellaneous Expenditure.

Sick benefits	105 00
Medical attendance	119 50
	<hr/>
Total expenditure	\$729 20
	<hr/>

LOGGIA DANNUNZIO MUTUAL AID AND BENEVOLENT SOCIETY.

Head Office, Thorold, Ontario.

Incorporated in Ontario, 4th December, 1916.

The Executive Officers of the Society at the 31st December, 1917, were as follows:

R. Grossi, PresidentThorold.
G. Manno, SecretaryThorold.
D. Soave, TreasurerThorold.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.
Total membership at 31st December, 1917, 45.
No member died during 1917.
Funeral benefits paid during 1917, nil.
Total amount of cash standing to credit of Funeral benefit Fund at 31st December, 1917, \$104.00.

II. SICK BENEFITS.

Number of persons who received sick benefits during 1917, 5.
Amount paid for sick benefits, \$52.00.
Number of weeks' sickness experienced, 10.
Amount paid for medical attendance, \$12.00.
Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1917, \$106.00.

III. ASSETS.

Cash on hand	\$27 00
Cash deposited in Imperial Bank, Thorold	183 00
Total assets	<u>\$210 00</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made once a month.
Twelve assessments were made during 1917.
The Society's accounts were audited December 24th, 1917.
Three books of record are kept.
Names and post office addresses of the auditors of accounts of 1917: R. Santo and L. Brecciolette, Thorold.

VII. CASH RECEIPTS.

Cash balance from 1916 (not extended), \$150.00.

Cash received during 1917 from:

Application fees	\$45 00
Initiation fees	45 00
Degrees and cards	23 00
Dues	196 00
Supplies sold	30 00
Donations	25 00
All other	40 00

Total receipts	<u>\$404 00</u>
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VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1917 for:

Charter fee	\$1 00
Registration fees	6 00
Rent, etc.	18 00
Supplies bought	158 00
Expenses of annual meeting	18 00
Printing, etc.	30 00
Travelling expenses	15 00
Postage	8 00

Total expenses of management	<u>\$254 00</u>
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(b) Miscellaneous Expenditure.

Sick benefits	52 00
Medical attendance	12 00
Gratuities	26 00

Grand total	<u>\$344 00</u>
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ORANGE YOUNG BRITON LODGE, No. 33.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917

Head Office, Orange Hall, Ottawa.

Organized 6th March, 1873 and incorporated in Ontario, 6th November, 1895.

The Executive Officers of the Society at the 31st December, 1917, were as follows:

M. B. Knox, Worshipful MasterOttawa.
S. C. Hudson, Deputy MasterOttawa.
E. Gobey, Recording SecretaryOttawa.
E. G. Pepper, TreasurerOttawa.

I. FUNERAL BENEFITS.—None.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1917, 4.
Amount paid for sick benefits during 1917, \$108.00.
Number of weeks' sickness experienced during 1917, 36.
Amount standing to credit of sick benefit fund, \$605.55.

III. ASSETS.

Cash deposited in Bank of Ottawa, Ottawa	\$605 55
Total assets	\$605 55

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

The Society's accounts were audited December 21st, 1917.
The book of record is: Minute Book.
Name and address of the auditor for 1917: E. M. Barrett, Ottawa.
No changes were made during 1917 in the Constitution and Rules in relation to benefits.

VII. CASH RECEIPTS.

Cash balance from 1916 (not extended), \$610.23.	
Cash received during 1917 from:	
Dues	\$87 60
Interest	15 72
Total receipts	\$103 32

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

(b) *Miscellaneous Expenditure.*

Sick benefits	\$108 00
	<hr/>
Total expenditure	\$108 00
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SOCIETA ITALIANA DI M. S. GUGLIELMO MARCONI.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Head Office, Sault Ste. Marie, Ontario.

Incorporated in Ontario, 22nd August, 1917.

The Executive Officers of the Society at the 31st December, 1917, were as follows:

V. Vincenletti, PresidentSault Ste. Marie.
P. Zanitti, SecretarySault Ste. Marie.
A. Braidò, TreasurerSault Ste. Marie.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, total membership of which is 174.
Number of members who died during 1917, none.
Amount of funeral benefits paid in 1917, nil.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1917, 17.
Amount of benefits paid in 1917, in respect of sick members, \$314.00.
Number of weeks' sickness experienced during 1917, 62.
Amount paid for medical attendance during 1917, \$154.00.
Amount standing to credit of Fund at 31st December, 1917, \$1,305.00.

III. ASSETS.

Cash in Imperial Bank, Thorold	\$1,305 00
Total assets	\$1,305 00

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

The books of record and account are: Minute Book and Cash Book.
The accounts of the Society were audited quarterly during 1917.
Name and address of the auditor for 1917 was as follows: A. Dionnisi, Sault Ste. Marie.
During 1917 no changes were made in the Constitution and Rules, in relation to sick or funeral benefits.

VII. CASH RECEIPTS.

Cash balance from 1916 (not extended), none.

Cash received during 1917 from:

Initiation fees	\$242 50
Dues	1,643 00
Fines	1 50
Supplies sold	119 00
All other sources	216 10
<hr/>	
Total	\$2,222 10

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1917 for:

Charter fees	\$25 00
Rent, etc.	145 00
Supplies	144 01
Registration fee	5 00
Law costs	70 00
Printing	4 75
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Total expenses of management	\$393 76

(b) Miscellaneous Expenditure.

Sick benefits	314 00
Medical attendance	154 00
All other	55 34
<hr/>	
Total expenditure	\$917 10
<hr/>	

ST. LUKE BENEFIT SOCIETY OF AMHERSTBURG.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Head Office, Amherstburg, Ont.

The Executive Officers of the Society at the 31st December, 1917, were as follows:

P. J. Reaume, PresidentAmherstburg.
 P. A. Barron, Financial SecretaryAmherstburg.
 L. Bertrand, Recording SecretaryAmherstburg.
 J. Reaume, TreasurerAmherstburg.

I. AND II. SICK AND FUNERAL BENEFITS.

Sick and funeral benefits are undertaken by the Society. Members, 51.
 Number of members who died in 1917, 2; amount paid for funeral benefits, \$50.00.
 Number of members who received sick benefits in 1917, 6.
 Total amount paid for sick benefits in 1917, \$98.28.
 Number of weeks' sickness experienced in 1917, 24 4-7.
 Balance to credit of fund, 31st December, 1917, \$239.61.

III. ASSETS.

Cash standing to credit of Sick Benefit Fund, 31st December, 1917	\$239 61
Total assets	\$239 61

IV. LIABILITIES.—No information.

V. MISCELLANEOUS.

The books of the Society were audited March 11th, 1918.

Names and addresses of the auditors for 1917: A. J. Burns and Edward Cummins, Amherstburg.

VII. CASH RECEIPTS.

Balance from 1916 (not extended), \$279.20.

Cash received during 1917 from:

Dues, application and initiation fees	\$134 00
Interest and dividends	6 69
All other	8 00
Total	\$148 69

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1917 for:

Registration fee	\$3 00
Rent, etc.	20 00
Salaries	12 00
Other expenses	5 00
<hr/>	
Total expenses of management	\$40 00

(b) Miscellaneous Expenditure.

Funeral benefits	50 00
Sick benefits	98 28
<hr/>	
Total expenditure	\$188 28
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OTTAWA FIREMEN'S SUPERANNUATION AND BENEFIT FUND.

ANNUAL STATEMENT FOR TEN MONTHS ENDING 31ST DECEMBER, 1917.

Head Office, Ottawa.

Organized 1st January, 1917; incorporated in Ontario, 24th February, 1917.

The Executive Officers of the Society at the 31st December, 1917, were as follows:

J. W. Graham, ChairmanOttawa.
 S. Blackler, SecretaryOttawa.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, total membership of which is 102.
 Number of members who died during 1917, 2.
 Amount of funeral benefits paid in 1917, nil.

II. SICK BENEFITS.—None.

V. ASSETS.

Cash value of bonds	\$13,389 71
Cash in Royal Bank, Ottawa	2,890 73
	<hr/>
Total assets	\$16,280 44
	<hr/>

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

Twenty-four assessments were made during 1917.
 The Society's accounts were duly audited April 15th, 1918.
 Name and address of auditor: E. J. O'Neill, Ottawa.
 A Minute Roll is kept.

VIII. CASH RECEIPTS.

Cash balance from 1916 (not extended), nil.

Cash received during 1917 from:

Assessments	\$3,894 05
Interest and dividends	58 81
Donations	4,000 00
Cash received from repayment of loans or investments (not extended), \$10,000.00.	
	<hr/>

Total receipts	\$7,952 86
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IX. CASH EXPENDITURE.

(a) *Expenses of Management.*—None.

(b) *Miscellaneous Expenditure.*

Benefits to widows and orphans	\$2,000 00
Total disability benefits	666 90
Medical attendance	250 00
Gratuities ,	23 58
For investments (not extended), \$12,121.65.	
Grand total	<u>\$2,940 48</u>

COMPARATIVE TABLES

SHOWING

Life Insurance; Sick and Funeral Benefits; Membership; Assets and Liabilities.

Table I.—Life Insurance or Benefits in the nature thereof.

Table II.—Sick and Funeral Benefits.

TABLE I.—LIFE INSURANCE OR BENEFITS IN THE NATURE THEREOF.

Short Name of Society.	Total membership in Ontario at 31st December, 1917.	Amount of Insurance in force in Ontario at 31st December, 1917.	Number of Certificates in force anywhere at 31st December, 1917.	Amount of Insurance in force anywhere at 31st December, 1917.	Number of Claims matured in Ontario in 1917.	Amount of Insurance Benefits paid in Ontario during 1917.	Amount of Disability Benefits paid in Ontario during 1917, including pensions and gratuities.	Assets in Ontario at 31st December, 1917.	Liabilities in Ontario at 31st December, 1917.	Total Assets anywhere at 31st December, 1917.	Total Liabilities anywhere at 31st December, 1917.
		\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Chosen Friends, Grand Council, Canadian Order.....	21,787	22,816,042	38	26,518,357	38	398	64,445	1,327,335	06	80,183	27
Civil Service Mutual Benefit Society.....	586	125,000	00	146,050	00	5	.....	15,283	63	15,283	63
Commercial Travellers' Association.....	12,232	5,553,638	45	5,553,638	45	117	.....	1,328,314	69	1,328,314	69
Federated Association of Letter Carriers.....	409	387,250	00	.....	.....	6	.....	4,645	50	6,645	50
Foresters, Canadian Order of, High Court.....	43,892	43,895,000	00	84,932	.....	493	.....	6,532,336	91	6,529,086	66
Foresters, Catholic Order of.....	8,630	8,941,500	00	150,797	.....	108	.....	.....	.....	7,323,845	01
Hamilton Firemen's Benefit Fund.....	81	.....	.....	.....	.....	1	.....	51,928	70	51,928	70
Hamilton Police Benefit Fund.....	96	.....	.....	.....	.....	1	.....	118,794	34	118,794	34
Home Circles, Canadian Order of.....	5,301	6,281,512	00	6,896,472	00	107	.....	596,365	26	596,365	26
Knights of Malta, Chapter General of Canada.....	333	71,750	00	71,750	00	3	.....	10,193	28	10,193	28
Knights of Pythias.....	3,414	243,443	00	96,506,135	00	4	.....	9,346,488	04	9,346,488	04
London Police Benefit Fund.....	45	.....	.....	.....	.....	.....	.....	81,005	87	81,005	87
The Macabees.....	9,191	9,300,000	00	359,824,687	82	116	.....	4,102	93	22,997,840	48
Mutual Masonic Compact.....	203	20,300	00	20,300	00	6	.....	246	81	246	81
Oddfellows, Canadian Order, Grand Lodge.....	2,736	2,080,880	67	2,238,630	67	43	.....	208,951	87	208,951	87
Oddfellows Relief Association.....	15,018	17,683,500	00	30,686,000	00	194	.....	1,738,324	47	1,743,324	47
Ontario Commercial Travellers' Association.....	2,884	1,315,310	00	1,315,310	00	39	.....	377,607	84	377,607	84
Orange Grand Lodge of British America.....	(a) 20,000	3,514,000	00	4,799,000	00	62	.....	145,613	14	145,613	14
Royal Arcanum.....	1,587	2,914,866	00	246,382,161	88	42	.....	27,083	43	5,329,874	71
Royal Templars of Temperance, Supreme Body.....	3,620	3,880,750	00	5,333,500	00	60	.....	463,696	61	468,696	61
Societe des Artisans Canadiens Francais.....	1,643	1,346,594	00	33,578,062	06	16	.....	5,000	00	3,998,024	69
Sons of England Supreme Lodge.....	21,422	2,921,250	00	3,619,850	00	63	.....	226,312	53	226,312	53
Sons of Scotland.....	4,388	3,651,967	00	4,061,317	00	118	.....	676,501	05	676,501	05
St Joseph Union of Canada.....	7,263	7,339,850	00	27,907,920	00	64	.....	1,986,000	86	1,996,000	86
Toronto Firemen's Benefit Fund.....	340	.....	.....	.....	.....	.....	.....	303,398	31	303,398	31
Toronto Police Benefit Fund.....	571	.....	.....	.....	.....	1	.....	728,330	84	728,330	84
United Workmen, Ancient Order of.....	12,909	12,444,301	72	12,444,301	72	382	.....	1,037,730	50	1,037,730	50
Totals.....	243,781	156,788,705	22	1,103,457,343	98	2,449	163,270	27,341,592	47	66,958,740	75
								402,797	46	3,581,752	34

(a) About. (b) Gratuities and Pensions.

TABLE II.—SICK AND FUNERAL BENEFITS.

Short Name of Society.	Number of members reported at 31st December, 1917.	Number of members who died during 1917. (**Members' children : †Members' mothers.)	Amount paid for funeral benefits during 1917. (†Members' children : **Members' wives.)	Number of members sick during 1917.	Number of weeks' sickness experienced during 1917.	Amount paid for sick benefits during 1917. \$ c.	Amount paid for medical attendance during 1917. \$ c.	Amount paid for special relief during 1917. \$ c.	Assets at 31st December, 1917. \$ c.	Liabilities at 31st December, 1917. \$ c.
Army and Navy Veterans, Toronto.....	225	6	300 00	.....	.....	78 70	85 50	.....	2,684 77	.....
Army and Navy Veterans, Hamilton.....	87	5	400 00	.....	.....	.....	.....	.....	917 63	.....
Bain Wagon Co. Employees' Mutual Benefit Society	317	3	12 00	62	204	563 50	.....	.....	262 27	.....
Bank of British North America W. & O. Fund	(a)622	.....	.....	.....	.....	.....	.....	10,859 40	362,699 49	.....
Beaver Sick and Funeral Benefit Club	74	1	38 00	5	26	123 98	.....	.....	35 58	.....
Berditcher Brother Love Sick Benefit Society	123	.....	† 46 50	11	31	455 00	306 35	.....	1,742 57	.....
Brown Bros., Limited, Employees' Benefit Society.....	47	.....	.....	4	14 3-7	55 95	.....	.....	324 53	.....
B. Greening Wire Co., Limited, Employees' Benefit Society	275	1	40 00	31	105	516 60	.....	.....	213 07	.....
Burrow, Stewart and Milne Benefit Society	153	2	.....	31	95 1-3	286 25	250 00	40 00	182 38	.....
Canada Foundry Employees' Mutual Benefit Society	1,322	7	350 00	183	634	2,430 08	1,652 49	225 75	4,314 73	.....
Canada Furniture Manufacturers' (Ltd.) Employees' Benefit Socy	186	.....	.....	14	53 4-7	141 00	377 18	.....	461 40	.....
Canadian Executive Board of the Amalgamated Society of Carpenters and Joiners.....	959	{ 4	180 00	36	230	554 55	.....	1,944 96	8,694 80	.....
Canadian Order of Beavers.....	68	**1	** 25 00	.....	21 2-7	106 41	.....	.....	759 07	.....
Chosen Friends, Canadian Order*	*	82	3,950 00	1,534	8,285 4-7	33,462 35	.....	.....	*	.....
Canadian Order of Rechabites.....	722	5	450 00	59	234 1-7	1,195 06	685 31	.....	8,716 42	.....
Cigarmakers' Union No. 27, Toronto	285	{ 4	1,250 00	48	241 1-7	1,205 30	.....	1,491 65	889 40	.....
Cigarmakers' Union, No. 55, Hamilton	336	5	2,050 00	48	212 4-5	1,062 85	.....	1,450 35	2,826 97	.....
Cobban Manufacturing Co.'s Employees' Mutual Benefit Society..	77	.....	.....	9	20 5-7	62 50	.....	.....	150 00	.....
Cockshutt Plow Co. Relief Association.....	545	7	280 00	95	332 5-7	1,331 37	.....	25 00	514 62	.....
Cummer-Dowswell, Limited, Employees' Benefit Society.....	103	.....	.....	12	35 1-7	143 57	151 13	.....	45 28	.....
Czeustochower Aid Society.....	85	.....	.....	14	40	200 00	237 00	.....	574 84	.....
Daughters and Maids of England, Grand Lodge .....	.....	.....	800 00	.....	.....	.....	.....	.....	15,879 11	.....
Daughters and Maids of England, Subordinate Lodges	2,613	16	951 77	360	833	1,994 00	3,296 20	.....	19,801 40	.....
Daughters and Maids of England, Juvenile Lodges.....	430	.....	33 20	34	124 1-2	96 00	280 60	.....	1,820 24	.....
Dominion Expressmen's Sick Benefit Society	1,138	8	1,200 00	210	736	4,415 79	.....	.....	4,499 10	.....
Dunlop Tire and Rubber Goods Employees' Mutual Benefit Soc'y.	744	4	120 00	273	500	2,036 82	1,116 00	.....	1,540 31	.....
Employees' Protective League of the Seaman-Kent Co., Limited	83	.....	.....	20	88 1-2	452 12	.....	.....	425 31	.....
Evening Telegram Employees' Benefit Society	92	.....	.....	17	42	210 00	.....	.....	787 40	.....
First Italian Society of Hamilton	104	.....	.....	21	85	494 00	159 00	.....	509 85	.....
Foresters, Canadian Order of, High Court*	*	575	28,750 00	6,761	39,390 4-7	174,824 10	.....	560 50	*	.....
Foresters, Canadian Order of, Subordinate Courts .....	.....	.....	11,568 18	.....	.....	19,622 47	8,263 11	.....	108,746 64	.....
Fratellanza Cattolica Italiana Di Mutuo Soccorso Sant' Antonio..	65	.....	.....	7	25	125 00	22 00	.....	1,269 33	.....

Gendron Manufacturing Co.'s Employees' Benefit Society.....	48	1	25 00	5	18 1-2	92 50	16 00	944 48	30 00
Globe Printing Co.'s Employees' Benefit Society.....	77	8	.....	55	44	220 00	.....	1,400 93	.....
Gould, Shapley and Muir Company Employees' Relief Association	303	.....	.....	19	193 1-3	770 05	.....	337 51	.....
Grand Order of Israel Benefit Fund	107	1	125 00	19	63	377 00	140 00	3,970 50	.....
Gutta Percha and Rubber Mfg. Co.'s Employees' M. B. Society ...	1,000	3	125 00	98	375	1,891 30	.....	1,199 55	.....
Hamilton Rolling Mills' Benefit Society	710	5	369 55	147	512	2,648 50	267 90	1,015 70	94 90
\$Hamilton Steel and Iron Co.'s Employees' Benefit Society	2,800	11	1,500 00	857	1,987	18,064 00	3,771 21	4,435 49	1,983 00
Hamilton Lodge No. 25, Theatrical Mechanical Association	37	*1	.....	6	28	140 00	57 33	1,932 71	.....
Hamilton St. Stanislaus Mutual Benefit Society	79	1	75 00	9	25	135 00	.....	976 70	.....
Hay & Co.'s Employees' Mutual Benefit Society	118	.....	.....	20	78	209 50	151 50	24 57	27 75
Heintzman & Co.'s Employees' Sick Benefit Society	136	.....	.....	18	101	465 00	.....	468 83	.....
Hibernians, Ancient Order of.....	1,070	.....	.....	72	413	2,151 80	745 75	27,475 92	.....
Hebrew Friendly Society of Toronto.....	75	† 2	† 13 00	18	47	225 00	348 50	2,130 04	*
Home Circles, Canadian Order of, Supreme Body* .....	*	.....	.....	57	378	1,512 00	.....	.....	.....
Imperial Varnish and Color Sick Benefit Society	60	.....	.....	11	43	208 98	.....	287 62	.....
Irish Catholic Benevolent Union, Grand Body	175	3	300 00	.....	.....	.....	.....	1,564 32	.....
Irish Catholic Benevolent Union, Subordinate Bodies .....	.....	.....	.....	25	101	385 00	147 50	434 03	.....
Italian Benevolent Society	22	.....	.....	4	29 2-7	103 70	29 00	525 91	.....
Italian Workmen's Association	47	.....	.....	15	58	291 90	87 75	629 29	.....
Kielizer Sick Benefit Society of Toronto.....	104	.....	.....	10	22	110 00	311 15	1,207 57	.....
Knights of Pythias, Grand Lodge* .....	.....	41	2,790 00	215	.....	4,963 02	1,348 44	2,497 63	.....
Knights of Pythias, Subordinate Lodges .....	.....	5	500 00	19	71	244 00	88 00	68,382 76	414 25
Knights of St. John, Ontario Grand Commandery, Grand Body	123	.....	.....	.....	.....	104 10	71 50	1,523 35	.....
Knights of St. John, Ontario Grand Commandery, Subordinates .....	.....	.....	.....	.....	.....	.....	.....	543 57	.....
Knights of St. John, Ontario Grand Commandery, Auxiliary .....	.....	.....	.....	.....	.....	.....	.....	51 33	*
Knights of St. John, Ontario Grand Commandery, Subordinates	*	2	200 00	.....	.....	.....	.....	.....	.....
Knights of Malta, Chapter General of Canada* .....	.....	.....	.....	28	307	735 55	395 00	3,077 00	.....
Knights of Malta, Chapter General of Canada, Subordinates .....	.....	.....	.....	.....	.....	.....	.....	.....	.....
La Congregazione della Immacolata Concezione di Marie Santissima	14	.....	.....	.....	.....	.....	.....	351 79	.....
Ladies' Orange Benevolent Association	5,000	24	.....	.....	.....	40 00	250 00	1,815 15	.....
Limitzer Sick Benefit Society	71	† 2	† 10 00	7	11	55 00	243 32	911 48	29 66
Loggia Dannunzio Mutual Aid and Benevolent Society	45	.....	.....	5	10	52 00	12 00	210 00	.....
Loyal Orange Young Briton Lodge No. 33 .....	.....	.....	.....	4	36	108 00	.....	605 55	.....
Loyal Order of Moose	550	.....	.....	.....	.....	.....	.....	896 58	.....
Loyal True Blue Association, Grand Body	5,651	46	1,900 00	.....	.....	.....	.....	1,123 28	.....
Loyal True Blue Association, Subordinate Bodies .....	.....	.....	.....	13	63	403 60	543 20	.....	*
Maccabees, The*	*	88	4,375 00	2,602	10,214	57,776 05	.....	2,217 99	.....
Massey-Harris (Toronto) Employees' Mutual Benefit Society	1,900	{	720 00	483	1,500 1-3	4,501 00	.....	.....	.....
Massey-Harris, Limited (Brantford) Employees' Benefit Association	810	{	*195 00	153	603	2,384 63	112 75	937 44	.....
Methodist Book and Publishing House Employees' Benefit Society	172	{	528 00	20	70 1-2	340 00	.....	844 86	.....
Mozirer Sick Benefit Society	216	{	100 00	38	85	425 00	721 91	8,254 73	.....
.....	.....	{	*75 00	.....	.....	.....	.....	.....	.....
.....	.....	{	† 8 00	.....	.....	.....	.....	.....	.....
National Cash Register Co.'s Employees' Benefit Society	75	.....	.....	22	63 1-3	443 50	.....	1,104 51	.....
National Iron Works Employees' Mutual Benefit Society	22	1	30 00	35	79	317 50	.....	86 31	.....
Oddfellows, Independent Order of, Grand Lodge .....	.....	.....	.....	.....	.....	.....	.....	55,312 04	11,237 21
Oddfellows, Independent Order of, Subordinate Lodges	54,654	598	21,907 03	4,669	41,454	124,168 69	29,145 33	2,609,133 97	85,462 81
Oddfellows, Canadian Order of, Grand Lodge*	*	{	*1,780 77	5	49	183 88	.....	31,094 27	1,246 92
Oddfellows, Canadian Order of, Subordinate Lodges .....	.....	46	1,840 00	245	1,344	4,454 29	1,782 02	17,733 47	.....
Oddfellows, Independent Order of, M.U. Grand Lodge	1,271	{	3,000 00	191	1,086	301 95	4 00	32,002 39	.....
.....	.....	{	*550 00	.....	.....	.....	.....	.....	.....
Orange Grand Lodge, Ontario East	129	2	100 00	5	29 3-7	88 30	1,442 94	514 58	.....

TABLE II.—SICK AND FUNERAL BENEFITS—Concluded.

Short Name of Society.	Number of members reported at 31st December, 1917.	Number of members who died during 1917. (Members' children; **Members' wives; †Members' mothers.)	Amount paid for funeral benefits during 1917. (Members' children; **Members' wives.)	Number of members sick during 1917.	Number of weeks' sickness experienced during 1917.	Amount paid for sick benefits during 1917.	Amount paid for medical attendance during 1917.	Amount paid for special relief during 1917.	Assets at 31st December, 1917.	Liabilities at 31st December, 1917.
Orange Grand Lodge, Ontario West	37,828	708	\$ 1,077 25	101	418	1,395 75	\$ 3,567 25	.....	\$ 6,013 97	.....
Ottawa Firemen's Superannuation and Benefit Fund	102	2	2,000 00	.....	.....	.....	250 00	23 58	16,280 44	.....
Ottawa Hebrew Benefit Society	108	.....	.....	12	36	144 00	37 50	.....	883 25	.....
Ottawa Unity Protestant Association	72	3	477 20	8	136	344 00	56 57	.....	369 40	.....
Ottawa Typographical Union No. 102	444	8	2,850 00	27	105	425 00	.....	.....	766 24	.....
Ottawa Theatrical Mechanical Association	30	.....	.....	.....	.....	.....	32 00	10 00	62 99	.....
Polish Young Men's Hebrew Society	123	.....	.....	7	21	105 00	119 50	.....	939 68	.....
Polson Iron Works Benefit Association	900	5	335 00	170	255	2,436 58	1,132 60	10 00	2,422 31	.....
Postal Benefit Association, Toronto	244	3	450 00	.....	.....	.....	.....	.....	439 86	.....
Pride of Israel Sick Benefit Society	508	{	150 00	74	251 1-2	1,224 00	1,538 80	2,313 15	13,127 26	.....
.....	.....	**2	**&†235 00	.....	.....	.....	.....	.....	.....	.....
Royal Templars of Temperance, Grand Council	1,905	17	825 00	209	985	4,263 00	.....	.....	.....	.....
Roumanian Aid Association, Gloria	42	.....	.....	18	38	223 00	66 25	.....	750 68	.....
Ruthenian Brotherhood of St. John the Baptist	41	.....	.....	1	12	45 00	.....	.....	525 37	.....
Sawyer-Massey Co., Ltd., Employees' Mutual Benefit Association ..	415	1	50 00	128	321	1,157 47	.....	.....	1,191 99	.....
Societe des Artisans Canadiens Francais, Supreme Body* .....	*	.....	.....	5,040	29,993	149,965 28	.....	.....	*	*
Societa Amichevole di Figli d'Italia d'Ottawa	86	{	73 00	16	42	210 00	43 50	.....	1,998 66	.....
.....	.....	**1	**25 00	.....	.....	.....	.....	.....	.....	.....
Societa di Mutuo Soccorso la Trinacria di Toronto	156	1	75 00	14	70	350 00	194 51	.....	2,004 02	.....
Sons of Italy Mutual Aid and Benevolent Society	62	{	100 00	7	16	84 67	46 00	.....	347 21	.....
.....	.....	**1	**25 00	.....	.....	.....	.....	.....	.....	.....
Societa Italiana di M. S. Guglielmo Marconi	174	.....	.....	17	62	314 00	154 00	.....	1,305 00	.....
.....	*	{	48,175 00	.....	.....	.....	.....	50 00	*	*
Sons of England, Supreme Lodge .....	.....	**125	**6,225 00	.....	.....	.....	.....	.....	.....	.....
Sons of England, Subordinate Lodges	28,390	.....	.....	2,748	14,321	44,105 30	27,166 78	.....	256,547 59	1,883 06
Sons of England, Juvenile Lodges	2,090	44	685 00	.....	.....	1,112 60	1,655 64	.....	12,119 01	118 58
Sons and Daughters of Ireland, Protestant Assoc., Grand Lodge ..	441	3	300 00	.....	.....	.....	.....	.....	2,591 10	.....
Sons of Temperance Sick and Funeral Benefit Department	17	1	50 00	4	17	61 00	320 72	.....	.....	.....
Sons of Lithuania Benefit Society	70	.....	.....	3	13	55 00	.....	.....	978 42	.....
Sons of Scotland Benevolent Association* .....	*	.....	.....	9	32	190 00	.....	.....	*	*
Sons of Poland Friendly Society	50	.....	.....	48	281 3-7	1,218 98	.....	.....	692 58	.....
Saint Stanislaus Mutual Benefit Society	84	.....	.....	9	41	170 00	18 00	.....	685 37	.....
St. Albert Friendly Society	39	.....	.....	15	43	214 07	37 00	.....	972 24	.....
St. Boniface Benefit Society	505	3	75 00	70	293 1-2	1,174 15	.....	.....	778 49	.....
St. David's Y.P.U. Sick Benefit Society	345	1	75 00	64	233	890 88	73 75	.....	4,632 21	.....

St. Jean Baptiste Society, Ottawa.....	380	{	8	3,184 50	43	322 1-2	1,290 85	.....	8,596 42	.....
St. Joseph Mutual Benefit Society.....	78	{	**1	**75 00	10	67	201 00	.....	2,294 08	.....
St. Joseph Aid Society (Formosa).....	47	.....	1	50 00	3	27	93 00	.....	840 72	.....
St. Joseph Lithuanian Benefit Society.....	30	.....	.....	.....	4	10	50 00	.....	680 68	.....
St. Joseph Union of Canada, Supreme Body*	*	.....	**123	**10,106 25	3,731	.....	101,805 41	.....	*	.....
St. Luke Benefit Society.....	51	.....	2	50 00	6	24 4-7	98 28	.....	239 61	.....
Street Cleaners' Benevolent Society. . .	59	.....	.....	.....	2	5	20 00	.....	408 53	.....
Theatrical Mechanical Association, Toronto.....	157	.....	4	1,000 00	14	57	314 00	120 83	17,055 74	.....
Toronto Hebrew Benevolent Society.....	224	{	**&† 8	165 00	33	100	500 00	789 06	5,148 77	35 00
Toronto Independent Benevolent Society.....	102	.....	**1	**50 00	25	58	340 00	374 75	2,311 90	.....
Toronto Musical Protective Association.....	792	.....	9	450 00	25	85	255 00	.....	37,910 59	6,201 63
Toronto Electric Light Co.'s Employees' Mutual Benefit Association	207	.....	.....	.....	53	241	961 80	.....	470 85	.....
Toronto Railway Employees' Union.....	2,893	.....	38	7,450 00	205	631	3,752 90	1,326 50	864 10	.....
Toronto Typographical Union No. 91.....	1,150	.....	15	5,675 00	90	332	1,595 00	.....	5,450 25	.....
Transportation Club of Toronto.....	164	.....	1	100 00	.....	.....	.....	.....	424 84	.....
United Workmen, Ancient Order of* .....	*	.....	14	420 00	151	870	3,850 66	.....	*	*
Verity Plow Company Relief Association.....	440	.....	4	120 00	77	247 1-2	990 26	.....	293 39	.....
Vittoria Emanuele III. Society.....	20	.....	.....	.....	3	18	90 00	30 00	50 33	.....
W. and J. G. Greely's Employees' Mutual Sick Benefit Society.....	80	.....	1	.....	16	42 5-7	171 35	.....	229 27	.....
Workmen's Circle of Toronto.....	120	.....	.....	.....	9	24	72 00	187 00	79 92	.....
Young Men's Hebrew Association.....	60	.....	.....	.....	7	15	75 00	63 25	1,265 68	.....
Zion Benevolent Society.....	144	{	1	.....	24	63	315 00	211 75	1,271 19	.....
.....	.....	{	**2	**140 00	.....	.....	.....	.....	.....	.....
Totals.....	172 020	.....	3,500	189,658 20	33,468	166,811 6-7	811,774 32	90,621 60	3,923,377 57	108,754 77

* Name changed to The Steel Company of Canada, Ltd., Hamilton Works Employees' Benefit Society.

(a) Membership taken from Application for Renewal of Registry, 30th June, 1917.

* Membership, Assets and Liabilities shown in Table 1.

** No. 431, Amount \$19,732.02. † No. 10. Amount \$142.00. ‡ No. Amount \$ nil.

INDEX.—Friendly Societies; being Societies registered by the Province of Ontario for the transaction of insurance therein, etc.

Report Page.	Short name of Society.	When organized or incorporated.	Head Office.	Name of Secretary.	For what insurance contracts registered.
277 96	Army and Navy Veterans, Toronto..... Army and Navy Veterans, Hamilton.....	1888 1889	Toronto Hamilton	Major W. H. Cooper.. Edward P. Wyatt	Insurance against sickness and death Sick and funeral benefits
122	Bain Wagon Co. Employees' Mutual Benefit Association	1900	Woodstock	Thos. Armstrong	Sick and funeral benefits
90	Bank of British North America W. & O. Fund	1891	Montreal	R. P. Fraser	Insurance against death
98	Beaver Sick and Funeral Benefit Club.....	1917	Toronto	G. H. Brown	Sick and funeral benefits
295	Berditcher Brother-Love Sick Benefit Society ..	1916	Toronto	M. Bleman.....	Sick and funeral benefits
166	Brown Bros., Limited, Employees' Benefit Society	1903	Toronto	J. E. Lamb.....	Sick and funeral benefits
128	B. Greening Wire Co., Limited, Employees' Benefit Society	1910	Hamilton	G. Battram	Sick and funeral benefits
238	Burrow, Stewart and Milne Benefit Society	1911	Hamilton	A. G. Tribbeck	Sick and funeral benefits
176	Canada Foundry Co. Employees' Mutual Benefit Society	1890	Toronto.....	John McIntyre	Sick and funeral benefits
174	Canada Furniture Manufacturers (Limited) Employees' Benefit Society	1895	Woodstock.....	Robert A. Scott	Sick and funeral benefits
256	Canadian Order of Beavers	1913	London	E. J. W. Griffith.....	Sick and funeral benefits
266	Canadian Executive Board of the Amalgamated Society of Carpenters and Joiners	1914	Toronto	William Young.	Sick and funeral benefits
9	Chosen Friends, Canadian Order of	1882	Hamilton	W. F. Montague.....	Ins. against sickness and disability or death
223	Canadian Order of Rechabites	1912	Toronto.....	J. E. F. Paterson.....	Sick and funeral benefits
152	Cigarmakers' Union No. 27, Toronto	1869	Toronto.....	J. Pamphilon	Sick, funeral and out of work benefits
162	Cigarmakers' Union No. 55, Hamilton	1869	Hamilton	E. Jennings.....	Sick, funeral and out of work benefits
144	Civil Service Mutual Benefit Society.....	1872	Ottawa	W. J. Lynch.....	Insurance against sickness and death
108	Cobban Manufacturing Co.'s Employees' Mutual Benefit Society	1888	Toronto	Henry Meade	Sick and funeral benefits
106	Cockshutt Plow Co. Relief Association	1899	Brantford.....	J. Kirkpatrick	Sick and funeral benefits
65	Commercial Travellers' Association of Canada ..	1874	Toronto.....	James Sargent.....	Insurance against accident and death
225	Cummer-Dowswell, Limited, Employees' Benefit Society	1911	Hamilton	W. J. Garrison.....	Sick and funeral benefits
299	Czenstochower Aid Society.....	1916	Toronto.....	B. Walhendler	Sick and funeral benefits

192	Daughters and Maids of England Benevolent Society.....	1890	Toronto.....	Leonard G. Cross.....	Sick and funeral benefits
192	Dominion Expressmen's Sick Benefit Association	1889	Toronto.....	W. M. Carruthers.....	Insurance against sickness and death
232	Dunlop Tire and Rubber Goods Employees' Mutual Benefit Society	1913	Toronto	L. P. Arlett.....	Sick and funeral benefits
244	Employees' Protective League of the Seamen				
186	Kent Company, Limited.....	1912	Meaford	M. Coulter.....	Sick and funeral benefits
	Evening Telegram Employees' Benefit Society ...	1912	Toronto.....	T. Hopmans	Sick and funeral benefits
113	Federated Association of Letter Carriers.....	1891	Toronto.....	Alex. McMordie.....	Insurance against sickness and death
234	First Italian Society of Hamilton	1911	Hamilton	Aurelio del Piero	Sick and funeral benefits
22	Foresters, Canadian Order of.....	1879	Brantford	R. Elliott.....	Insurance against sickness and death
57	Foresters, Catholic Order of.....	1883	Chicago.....	Thos. F. McDonald....	Insurance against sickness and death
250	Fratellanza Cattolica Italiana Di Mutuo Soccorso				
	Sant' Antonio	1913	Ottawa.....	L. Scarcella	Sick and funeral benefits
158	Gendron Manufacturing Co.'s Employees' Benefit Society	1900	Toronto.....	A. Tonsignant.....	Sick and funeral benefits
132	Globe Printing Co.'s Employees' Benefit Society ..	1885	Toronto	W. A. Lahey	Sick and funeral benefits
254	Goold, Shapley and Muir Company Employees' Relief Association.....	1913	Brantford.....	Walter J. Davies	Sick and funeral benefits
168	Grand Order of Israel Benefit Society.....	1908	Hamilton	J. Freedman	Sick and funeral benefits
178	Gutta Percha and Rubber Man'g Co.'s Employees' Sick Benefit Society.....	1900	Toronto.....	F. H. Matthews	Sick and funeral benefits
229	Hamilton Firemen's Benefit Fund	1910	Hamilton	R. Aitchison	Insurance against sickness and death ; also lifetime benefits
180	Hamilton Lodge No. 25, Theatrical Mechanical Association	1907	Hamilton	Wm. Stroud.....	Sick and funeral benefits
86	Hamilton Police Benefit Fund	1891	Hamilton	J. R. Crocker.....	Insurance against death, also lifetime benefits
130	Hamilton Rolling Mills Benefit Society	1905	Hamilton	H. P. Heath	Sick and funeral benefits
*146	Hamilton Steel and Iron Co.'s Employees' Benefit Society	1902	Hamilton	Chas. J. Couchan	Sick and funeral benefits
297	Hamilton St. Stanislaus Mutual Benefit Society ..	1916	Hamilton	Thos. Tarasiuk	Sick and funeral benefits
275	Hay & Company Employees' Mutual Benefit Association	1915	Woodstock.....	J. G. Harrison.....	Sick and funeral benefits
156	Heintzman & Co.'s Employees' Benefit Society ..	1885	Toronto.....	T. H. Kirk.....	Sick and funeral benefits
210	Hebrew Friendly Society of Toronto.....	1909	Toronto	Louis. Shennitz.....	Sick and funeral benefits.
	Hebrew Sick Benefit Society.....	1918	Toronto	D. Dizenhauz.....	Sick and funeral benefits.
283	Hibernians, Ancient Order of.....	1888	Ottawa	Thos. R. Donovan	Insurance against sickness and death

* Name changed by Order-in-Council March 8th, 1918, to The Steel Company of Canada, Ltd., Hamilton Works Employees' Benefit Society

Report page.	Short name of Society.	When organized, or incorporated.	Head Office.	Name of Secretary.	For what insurance contracts registered.
14	Home Circles, Canadian Order of	1884	Toronto.....	J. M. Foster, B.A.	Insurance against sickness and death, also lifetime benefits (including endowments)
242	Imperial Varnish and Color Sick Benefit Society ..	1911	Toronto.....	W. Ward.....	Sick benefits
164	Irish Catholic Benevolent Union.....	1883	Toronto.....	Robert Scollard	Insurance against sickness and death
160	Italian Benevolent Society, Umberto Primo....	1888	Toronto.....	G. Bagnato.....	Insurance against sickness and death
188	Italian Workingmen's Association.....	1901	Toronto.....	M. Missor.....	Sick and funeral benefits
271	Kieltzer Sick Benefit Society of Toronto	1914	Toronto	S. Moshenberg	Sick and funeral benefits
231	Knights of Malta, Chapter General of Canada...	1909	Toronto.....	H. J. Bentley	Insurance against sickness and death
60	Knights of Pythias, Supreme Lodge	1864	Toronto	Alex. Coulter.....	Insurance against sickness and death
204	Knights of St. John, Ontario Grand Commandery of the	1893	Toronto	Joseph C. Kidd	Insurance against sickness and death
190	La Congregazione della Immacolata Concezione di Maria Santissima	1904	Toronto	Francesco Belmonte ..	Sick and funeral benefits
154	Ladies' Orange Benevolent Association	1895	Toronto.	Mrs. Jeanie Gordon...	Sick and funeral benefits
291	Linitzer Sick Benefit Society	1916	Toronto	I. Berman	Sick and funeral benefits
306	Loggia Dannunzio Mutual Aid & Benevolent Society	1916	Thorold.....	Guisepppe di Manno...	Sick and funeral benefits
88	London Police Benefit Fund Association	1877	London	Elmer Walsh	Insurance against death, also lifetime benefits
301	Loyal Order of Moose	1917	Toronto.....	Norman G. Heyd	Sick and funeral benefits
308	Loyal Orange Young Briton Lodge No. 33.	1895	Ottawa.....	E. Gobey.....	Sick and funeral benefits
110	Loyal True Blue Association	1893	St. Catharines ..	Miles S. Plumley.....	Insurance against sickness and death
49	The Maccabees.....	1883	Detroit	L. E. Sisler.....	Insurance against sickness and death
118	Massey-Harris, Toronto, Employees' Mutual Benefit Society.....	1883	Toronto.....	Thos. Carruthers.....	Sick and funeral benefits
120	Massey-Harris, Limited, Brantford, Employees' Benefit Association	1885	Brantford.....	J. R. Harmer	Sick and funeral benefits
94	Methodist Book and Publishing House Employees Benefit Society	1895	Toronto.....	A. J. Saunders	Sick and funeral benefits

214	Mozirer Sick Benefit Society	1906	Toronto.....	Morris Lifshitz.....	Sick and funeral benefits
194	Mutual Masonic Compact	1871	St. Catharines...	H. J. Johnston	Insurance against death
134	National Cash Register Co.'s Employees' Benefit Society	1907	Toronto.....	Chas. W. Long.....	Sick and funeral benefits
248	National Iron Works Employees' Mutual Benefit Society	1913	Toronto	George Clarke.....	Sick and funeral benefits
27	Oddfellows, Canadian Order of	1882	Toronto.....	Robert Fleming	Insurance against sickness and death
75	Oddfellows, Independent Order of.....	1855	Toronto.....	Wm. Brooks	Insurance against sickness and death
18	Oddfellows' Relief Association.....	1874	Kingston	R. Meek.....	Insurance against disability or death
172	Oddfellows, Independent Order of, M. U.	1887	Toronto	W. C. Schunck.....	Insurance against sickness and death
218	Ontario Commercial Travellers' Association	1880	London.....	J. H. Hiscocks.....	Mortuary benefits
196	Orange Grand Lodge of Ontario East.....	1894	Belleville.....	F. M. Clarke.....	Sick and funeral benefits
80	Orange Grand Lodge of Ontario West.....	1860	Toronto.....	W. M. Fitzgerald.....	Insurance against sickness and death
41	Orange Grand Lodge of B. A.	1890	Toronto.....	Isaac Crowley	Insurance against sickness and death
314	Ottawa Firemen's Superannuation & Benefit Fund	1917	Ottawa	S. Blacker	Insurance against death; also life-time benefits
289	Ottawa Hebrew Benefit Society	1915	Ottawa	D. B. Doctor	Sick and funeral benefits.
279	Ottawa Typographical Union No. 102.....	1867	Ottawa	J. K. Peffers	Sick and funeral benefits.
293	Ottawa Theatrical Mechanical Association No. 49	1916	Ottawa	R. R. Marcil	Sick and funeral benefits
124	Ottawa Unity Protestant Benefit Society.....	1869	Ottawa	J. A. Murphy.....	Insurance against sickness and death
304	Polish Young Men's Hebrew Society.....	1915	Toronto.....	M. Kaplinsky	Sick and funeral benefits
148	Polson Iron Works Benefit Association.....	1904	Toronto	J. L. Kingdon.....	Sick and funeral benefits
116	Postal Benefit Association of Toronto	1891	Toronto.....	Miss B. Cochrane.....	Insurance against death
150	Pride of Israel Sick Benefit Society.....	1905	Toronto.....	J. Rosen	Sick and funeral benefits
44	Royal Arcanum, Supreme Council.....	1877	Boston	Lyman Lee	Insurance against sickness and death
53	Royal Templars of Temperance.....	1884	Hamilton	C. Van N. Emory, M.D.	Insurance against sickness and death
273	Roumanian Aid Association Gloria.....	1913	Hamilton	John Ratin.....	Sick and funeral benefits
227	Ruthenian Brotherhood of St. John the Baptist..	1911	Brantford	W. Nipyuk.....	Sick and funeral benefits
240	Sawyer-Massey Co., Limited, Employees' Mutual Benefit Association	1911	Hamilton	Thos. Barnes.....	Sick and funeral benefits
67	Société des Artisans Canadien Français	1876	Montreal.....	Henri Roy.....	Insurance against sickness and death
208	Società Amichevole di Figli d'Italia d'Ottawa....	1909	Ottawa.....	V. Macri	Sick and funeral benefits
262	Società Di Mutuo Soccorso La Trinacria Di Toronto.....	1914	Toronto	A. Gatto.....	Sick and funeral benefits
310	Società Italiana di M.S. Guglielmo Marconi	1917	Sault Ste. Marie..	Pietro Zanitti.....	Sick and funeral benefits.
32	Sons of England Benefit Society	1877	Toronto	John W. Carter.....	Insurance against sickness and death
82	Sons and Daughters of Ireland Protestant Association	1890	Toronto	James Steele.....	Insurance against sickness and death
269	Sons of Italy Mutual Aid and Benevolent Society	1914	Niagara Falls....	A. Santoro	Sick and funeral benefits
285	Sons of Lithuania Benefit Society	1914	Toronto	A. Willunas.....	Sick and funeral benefits
200	Sons of Poland Friendly Society	1907	Toronto	Alex. Purat.....	Sick and funeral benefits

INDEX.—Friendly Societies; being Societies registered by the Province of Ontario for the transaction of insurance therein, etc.—*Concluded.*

Report page.	Short name of Society.	When organized or incorporated.	Head Office.	Name of Secretary.	For what insurance contracts registered.
37 206	Sons of Scotland Benevolent Association,	1876	Toronto	Col. D. M. Robertson...	Insurance against sickness and death
	Sons of Temperance of Ontario, Sick and Funeral Benefit Department,	1908	Aurora	J. M. Walton	Sick and funeral benefits
287	Saint Stanislaus Mutual Benefit Society,	1915	Toronto	Paul Bilewicz	Sick and funeral benefits
212	St. Albert Friendly Society,	1909	Renfrew	Frank Cybulski	Sick and funeral benefits
136	St. Boniface Benefit Society,	1892	Kitchener	Jacob J. Gies	Sick and funeral benefits
258	St. David's Y.P.U. Sick Benefit Society,	1914	Toronto	Jos. B. Whiteley	Sick and funeral benefits
170	St. Jean Baptiste, Ottawa,	1888	Ottawa	J. Saint-Germain, B.A	Insurance against sickness and death
142	St. Joseph Aid Society of Formosa,	1887	Formosa	Matthew Weiler	Sick and funeral benefits
202	St. Joseph Lithuanian Benefit Society,	1908	Toronto,	Anthony Morkis	Sick and funeral benefits
138	St. Joseph's Mutual Benefit Society,	1889	Toronto	J. Bouvier	Sick and funeral benefits
71	St. Joseph Union of Canada,	1863	Ottawa	Charles Leclerc	Insurance against sickness and death
312	St. Luke Benefit Society,	1894	Amherstburg	L. Bertrand	Sick and funeral benefits
264	Street Cleaners' Benevolent Association,	1914	Toronto	W. Ridsdill	Sick and funeral benefits
	Staszower Benefit Society,	1918	Toronto	Harry Schnuifer	Sick and funeral benefits.
182	Theatrical Mechanical Association,	1886	Toronto	S. Y. Meredith	Insurance against sickness and death
302	Toronto Firemen's Benefit Fund,	1891	Toronto	W. D. Slaght	Insurance against sickness and death, also lifetime benefits
184	Toronto Hebrew Benevolent Society,	1899	Toronto	D. Pullan	Sick and funeral benefits
281	Toronto Musical Protective Association,	1887	Toronto	Joseph Ball	Sick and funeral benefits
246	Toronto Independent Benevolent Association,	1911	Toronto	B. Spiegel	Sick and funeral benefits
84	Toronto Police Benefit Fund,	1882	Toronto	Thos. Bustard	Insurance against death, also lifetime benefits
260	Toronto Electric Light Company's Employees' Mutual Benefit Society,	1914	Toronto	E. Felton	Sick and funeral benefits
100	Toronto Railway Employees' Union,	1893	Toronto	W. D. Robbins	Sick and funeral benefits
92	Toronto Typographical Union No. 91,	1844	Toronto	Samuel Hadden	Sick and funeral benefits
198	Transportation Club of Toronto,	1917	Toronto	W. A. Gray	Sick and funeral benefits.
5	United Workmen, Ancient Order of,	1879	Toronto	F. G. Inwood	Insurance against sickness and death.

140	Verity Plow Company Relief Association	1899	Brantford	Chas. Carter	Sick and funeral benefits.
126	Vittorio Emanuele III. Society	1902	Toronto	S. Roncone	Sick and funeral benefits.
104	W. & J. G. Greey's Employees' Mutual Sick Benefit Society	1899	Toronto	Fred D. Hunt	Sick and funeral benefits.
221	Workmen's Circle of Toronto	1910	Toronto	M. Gellman	Sick and funeral benefits.
216	Young Men's Hebrew Association	1912	Toronto	Harry Zweig	Sick and funeral benefits.
236	Zion Benevolent Society	1911	Toronto	P. H. Isaac	Sick and funeral benefits.

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